



OPTIMIZE YOUR ADVANTAGE

INTRODUCTION TO OPTIMAL BLUE  
**LendingPad API & Loan Services**  
INTEGRATION





## Table of Contents

<b>Integration Overview.....</b>	<b>1</b>
LendingPad .....	1
<b>Integration Setup.....</b>	<b>1</b>
User Mapping Optimal Blue API.....	1
User Mapping Optimal Blue Loan Services .....	2
Product Mapping .....	2
Custom Field Mapping .....	2
User Role Configuration .....	2
<b>Getting Started .....</b>	<b>3</b>
<b>Pricing .....</b>	<b>3</b>
Lead .....	3
Prospect .....	3
Loan .....	6
Entering Expanded Guidelines Details for Non-QM Loans .....	6
Optimal Blue API Search Product and Pricing .....	7
Optimal Blue Loan Services Search Product and Pricing .....	8
<b>Lock Request.....</b>	<b>10</b>
Initial Lock Request General Information .....	10
Auto-Accept.....	10
Manual .....	10
<b>Manage Change Requests.....</b>	<b>11</b>
Product Change .....	11
Optimal Blue Loan Services Product Change .....	11
Profile Change .....	12
Optimal Blue Loan Services Profile Change .....	13
Lock Extension .....	14
Optimal Blue Loan Services Lock Extension .....	14
Relock .....	15
Optimal Blue Loan Services Relock .....	16
<b>Secondary/Lock Desk Management .....</b>	<b>17</b>
Send Change Request to Optimal Blue.....	17
Optimal Blue Change Request History .....	17
Update Optimal Blue Loan.....	18
Update Secondary Accounting from Optimal Blue.....	18
Viewing Buy Side and Sell Side Data .....	19
<b>Things to Know/FAQs.....</b>	<b>21</b>

# Introduction to Optimal Blue LendingPad API & Loan Services Integration

## Integration Overview

Once you and your PPE Technical Support Team 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 PPE Technical Support Team.

1. Discuss with your PPE Technical Support Team whether you need to build a separate test LendingPad business channel(s) to configure fees and margins.

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

2. Work with your PPE Technical Support Team to configure any markups or custom scripted rules for eligibility/adjustments.

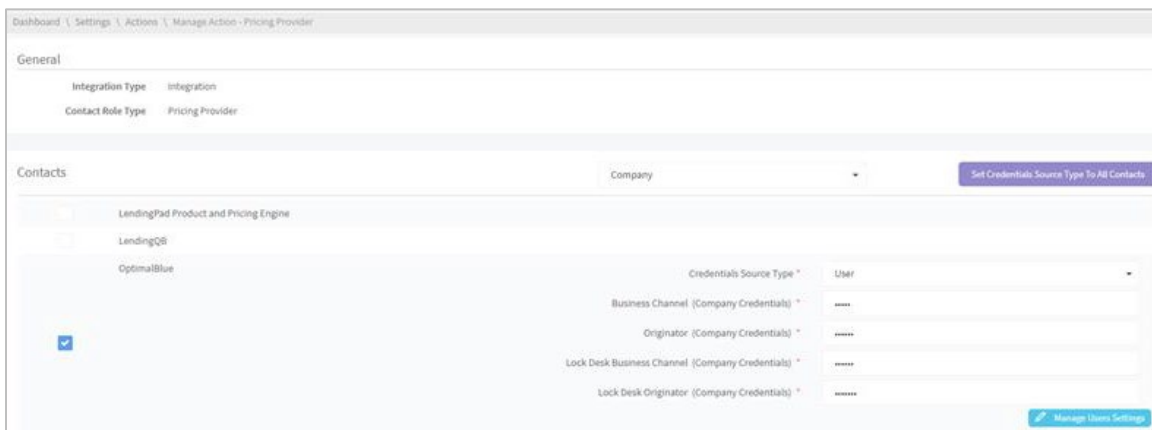
## LendingPad

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 Optimal Blue API

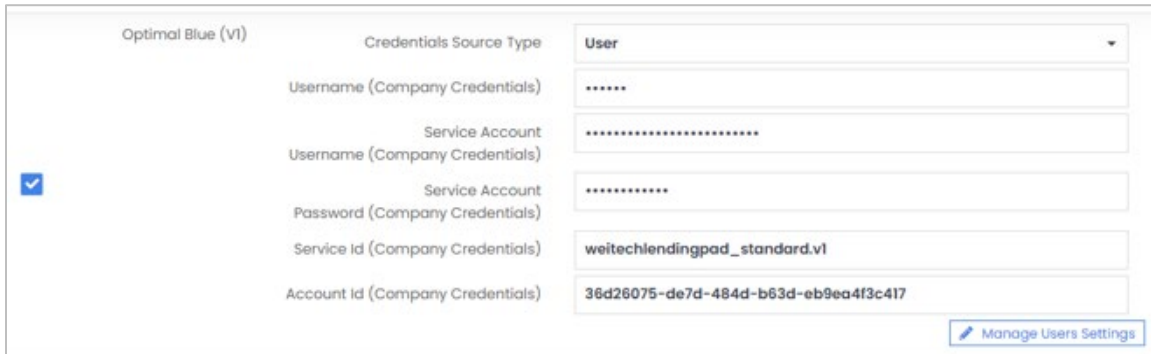
As a System Administrator user, log in to LendingPad and navigate to Settings > Actions > Pricing Provider > Contacts > OptimalBlue > Manage Users Settings.



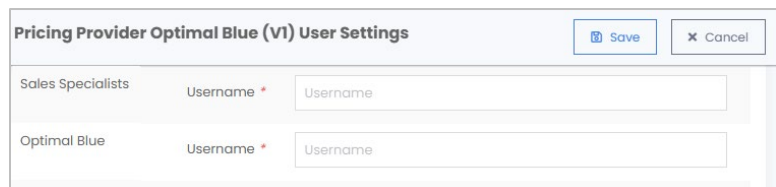
The screenshot shows the 'Manage Users Settings' page for the 'OptimalBlue' integration in LendingPad. The breadcrumb trail at the top is: Dashboard > Settings > Actions > Manage Action > Pricing Provider. The page has a 'General' tab selected, with sub-tabs for 'Integration Type' (Integration) and 'Contact Role Type' (Pricing Provider). Under the 'Contacts' section, there is a 'Company' dropdown and a button 'Set Credentials Source Type To All Contacts'. A table lists the integration components: 'LendingPad Product and Pricing Engine', 'LendingQ8', and 'OptimalBlue' (which is checked). To the right, there is a 'Credentials Source Type' dropdown set to 'User' and a 'User' dropdown. Below these are four input fields for credentials: 'Business Channel (Company Credentials)', 'Originator (Company Credentials)', 'Lock Desk Business Channel (Company Credentials)', and 'Lock Desk Originator (Company Credentials)'. A 'Manage Users Settings' button is at the bottom right.

## User Mapping Optimal Blue Loan Services

As a System Administrator user, log in to LendingPad and navigate to Settings > Actions > Pricing Provider > Contacts > OptimalBlue (V1) > Manage Users Settings.



Enter the Optimal Blue Username for each applicable user, then click **Save Changes**.



## Product Mapping

Product mapping setup is required for the Loan Services portion of the 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

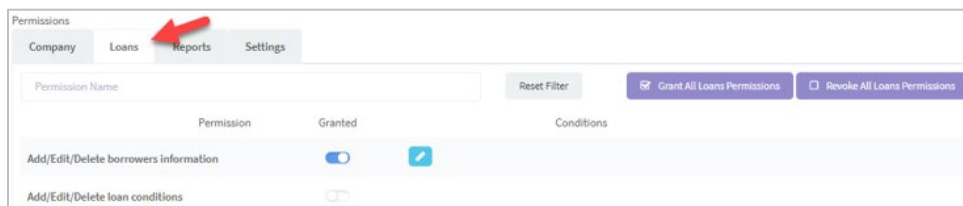
LendingPad supports custom fields dynamically for each lender. Additional work to map custom fields is not required in the LendingPad LOS once they are set up in Optimal Blue.

## 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.

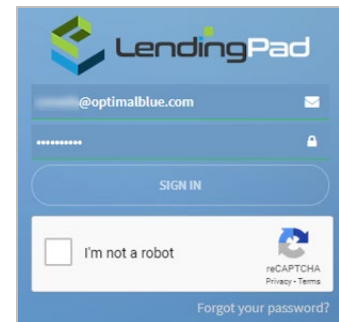
1. As a System Administrator user, log in to LendingPad and navigate to **Settings > User Roles**.
2. Edit an existing role or select **Create New User Role**.
3. From Permissions, select the **Loan** tab.

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.

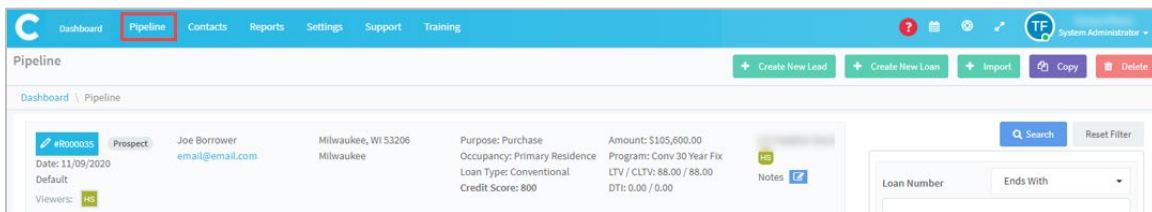


## Getting Started

Enter your LendingPad credentials to log into the LendingPad LOS.



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



## Pricing

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

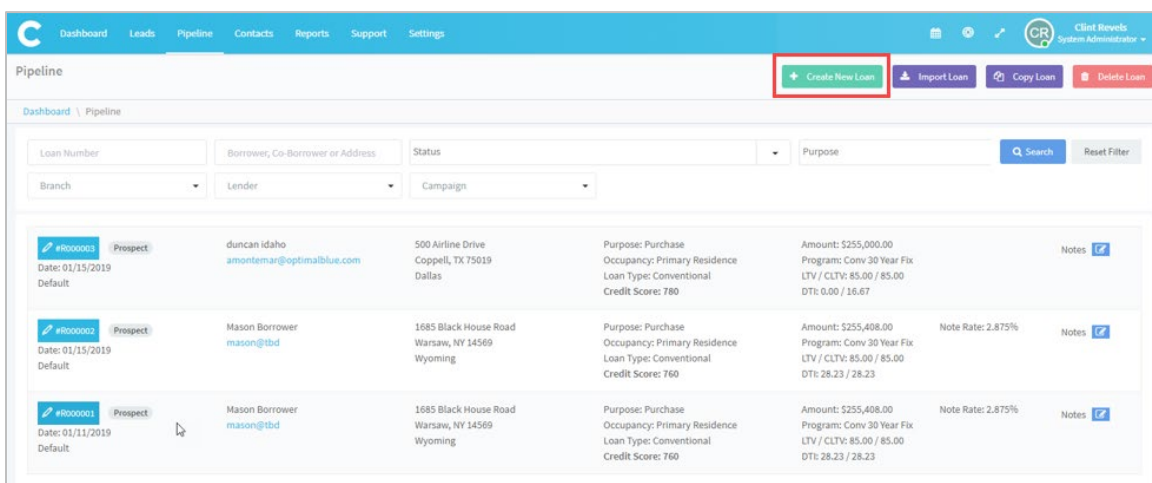
### Lead

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.

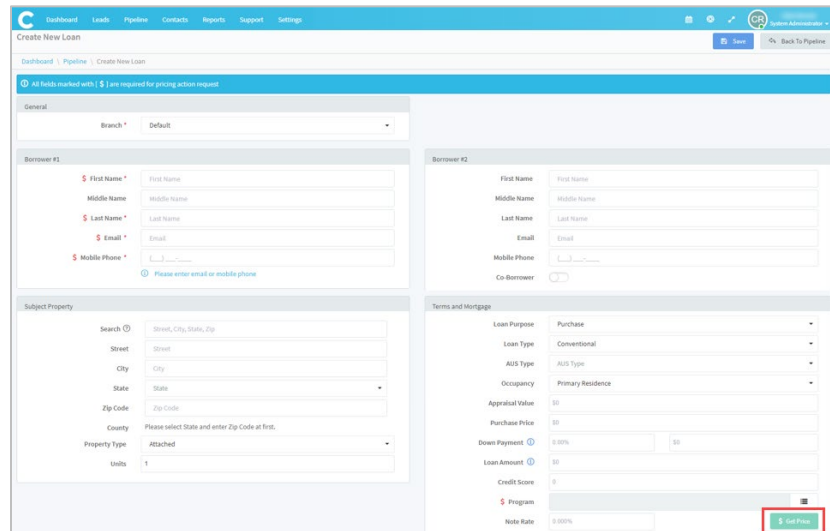
Regardless of whether the lead is imported from an outside source or created manually, the process for obtaining pricing from the lead is the same as outlined in [Prospect](#), below.

### Prospect

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

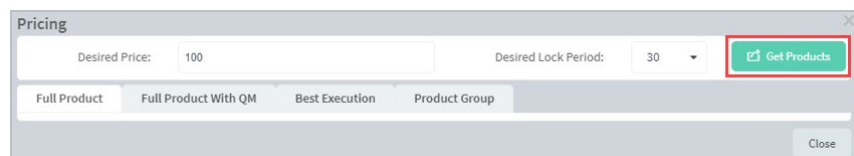


This launches a form that requires basic information to price out a scenario. When the information is updated, click the **Get Price** button.



**Note:** This form does not capture DTI, so pricing results may not include products with DTI eligibility requirement.

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



LendingPad calls the Optimal Blue API to return up to four different styles of pricing:

- BestEx
- Complete Product Search
- Complete Product Search with QM
- 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, click 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, click **View** in the **Reasons** column. To hide disqualification reasons, click Hide.

Ineligible Products ( <a href="#">hide</a> )					
#	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	<a href="#">Hide</a> • 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	<a href="#">Hide</a> • LTV <= 95
3	Truist fka BB&T - FNMA HomeReady High Balance 30 Yr Fixed	Truist fka BB&T -	Available	Disqualified	<a href="#">View</a>

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

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 the **Close** button 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%			
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
Notes & Advisories				
<p>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.</p> <p>2. For this scenario, AUS Not Specified was run through eligibility and pricing as LP.</p> <p>3. LP determines minimum reserve requirements. Please contact Lender for more details.</p> <p>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.</p> <p>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.</p>				
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 the **Save** button to save the loan as a Prospect and proceed to entering additional Loan details.

Create New Loan
 [Save](#)
[Back To Pipeline](#)

Dashboard \ Pipeline \ Create New Loan

All fields marked with [ \$ ] are required for pricing action request

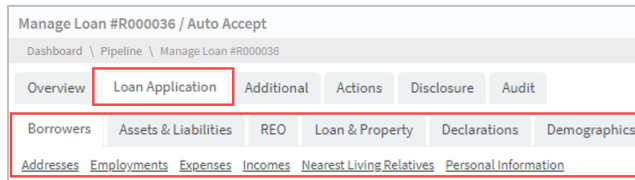
General

Branch \* 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, then select the sub menu tab you want to edit (e.g., Borrowers, Assets & Liabilities, etc). From the sub-menu tab, select the applicable link to edit (e.g., Addresses, Employments, Expenses, etc).



Manage Loan #R000036 / Auto Accept

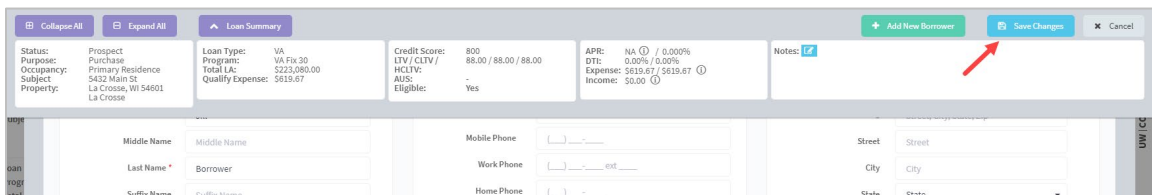
Dashboard \ Pipeline \ Manage Loan #R000036

Overview **Loan Application** Additional Actions Disclosure Audit

Borrowers Assets & Liabilities REO Loan & Property Declarations Demographics

Addresses Employments Expenses Incomes Nearest Living Relatives Personal Information

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



Loan Summary

Status: Prospect Purpose: Purchase Occupancy: Primary Residence Subject: 5432 Main St La Crosse, WI 54601

Loan Type: VA Program: VA Fx 30 Total LA: \$223,085.00 Quality Expense: \$619.67

Credit Score: 800 DTI: 88.00 / 88.00 / 88.00 LTV / CLTV / HCLTV: - AUS: - Eligible: Yes

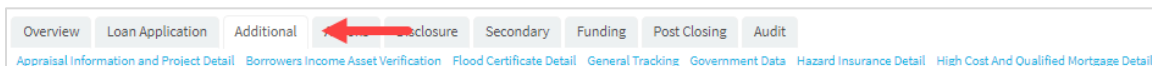
APR: NA / 0.000% DTI: 0.00% / 0.00% Expense: \$619.67 / \$619.67 Income: \$0.00

Notes: [Add Note]

Save Changes

## Entering Expanded Guidelines Details for Non-QM Loans

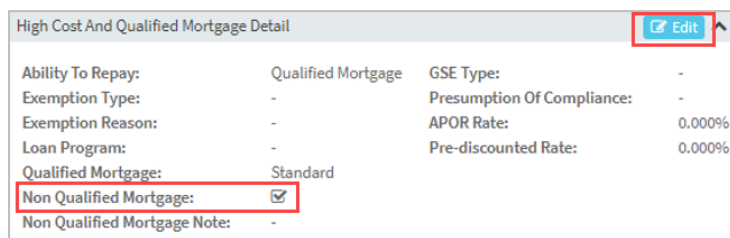
Users can indicate a Non-QM loan from the **Additional** tab. Select the **High Cost and Qualified Mortgage Detail** link to proceed.



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 Insurance Detail **High Cost And Qualified Mortgage Detail**

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



High Cost And Qualified Mortgage Detail

Ability To Repay: Qualified Mortgage GSE Type: -

Exemption Type: - Presumption Of Compliance: -

Exemption Reason: - APOR Rate: 0.000%

Loan Program: - Pre-discounted Rate: 0.000%

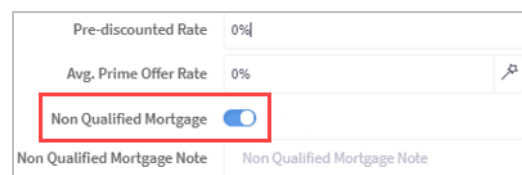
Qualified Mortgage: Standard

**Non Qualified Mortgage: ☒**

Non Qualified Mortgage Note: -

Edit

Turn the Non Qualified Mortgage toggle to on and click **Save Changes**.



Pre-discounted Rate: 0%

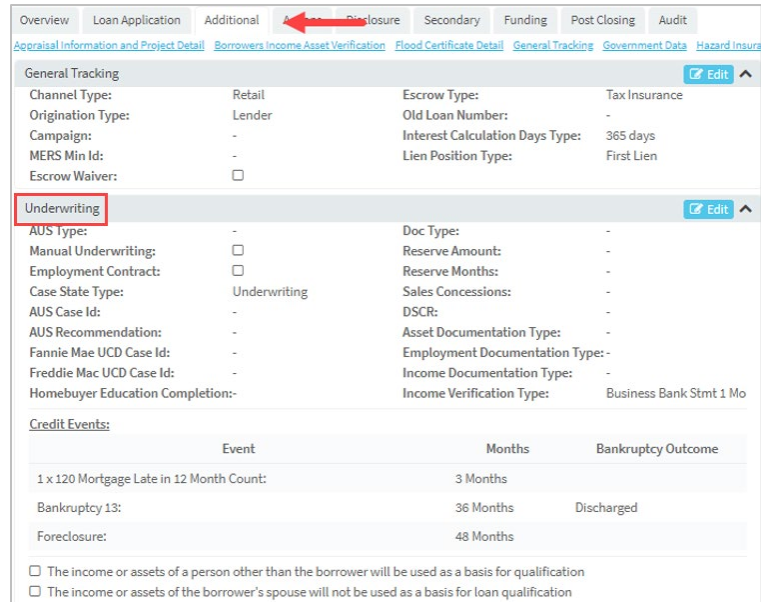
Avg. Prime Offer Rate: 0%

**Non Qualified Mortgage: ☒**

Non Qualified Mortgage Note: Non Qualified Mortgage Note



If the loan is designated as Non-QM, users can complete applicable expanded guideline information in the **Underwriting** section on the **Additional** tab.

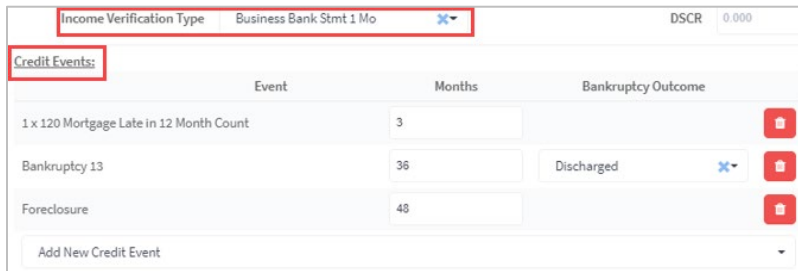


The screenshot shows the 'Additional' tab in the Optimal Blue interface. The 'Underwriting' section is highlighted with a red box. It contains fields for AUS Type, Manual Underwriting, Employment Contract, Case State Type, AUS Case Id, AUS Recommendation, Fannie Mae UCD Case Id, Freddie Mac UCD Case Id, and Homebuyer Education Completion. The 'Credit Events' section is also highlighted with a red box. It contains a table with columns for Event, Months, and Bankruptcy Outcome. The table lists three events: '1 x 120 Mortgage Late in 12 Month Count' (3 Months), 'Bankruptcy 13' (36 Months, Discharged), and 'Foreclosure' (48 Months). Below the table are two checkboxes for income verification.

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.



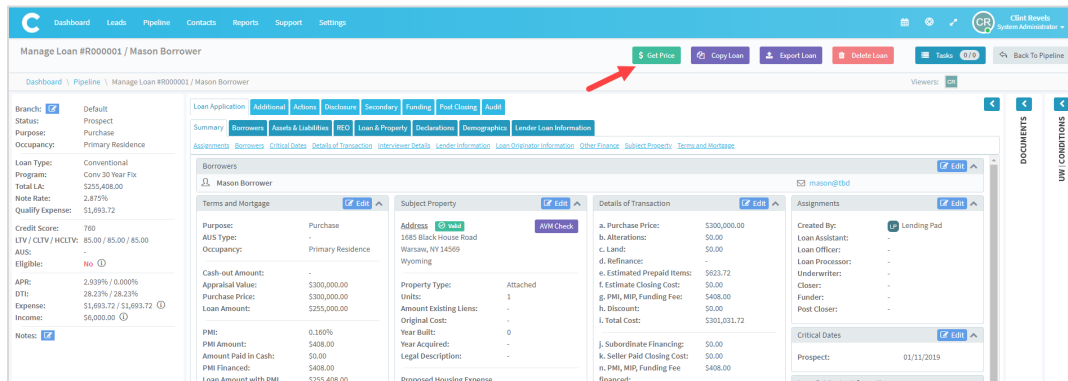
The screenshot shows the 'Credit Events' section in the Optimal Blue interface. It contains a table with columns for Event, Months, and Bankruptcy Outcome. The table lists three events: '1 x 120 Mortgage Late in 12 Month Count' (3 Months), 'Bankruptcy 13' (36 Months, Discharged), and 'Foreclosure' (48 Months). Below the table is an 'Add New Credit Event' button.

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

Add New Credit Event

## Optimal Blue API Search Product and Pricing

Once all the loan information has been entered, click the **Get Price** button to display the pop-up to select a desired price and continue.

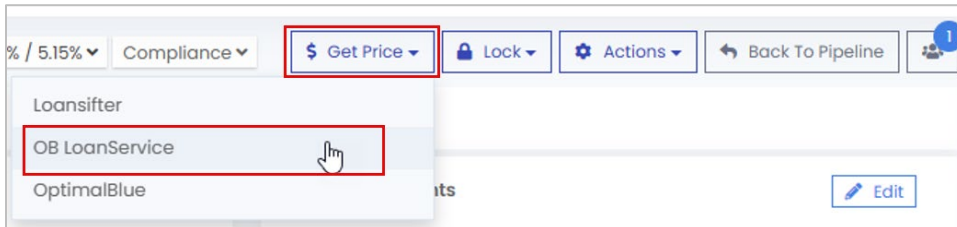


The screenshot shows the 'Get Price' button in the Optimal Blue interface. The button is located in the top right corner of the 'Loan Application' section. It is a green button with a white dollar sign and the text 'Get Price'. A red arrow points to the button.

This experience is the same pricing experience noted in **Prospect** above. The user can view the pricing, LLPAs, and guidelines from Optimal Blue by clicking on the product name. Users can also view ineligible products.

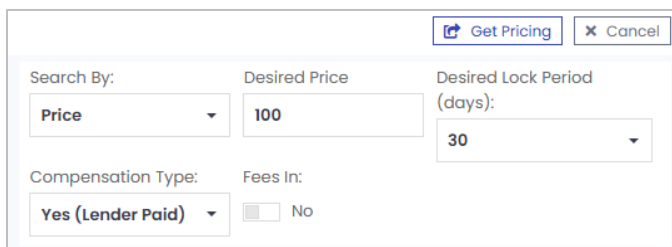
## Optimal Blue Loan Services Search Product and Pricing

Once all the loan information has been entered, click the **Get Price** button and select **OB LoanService** from the drop-down menu to continue.

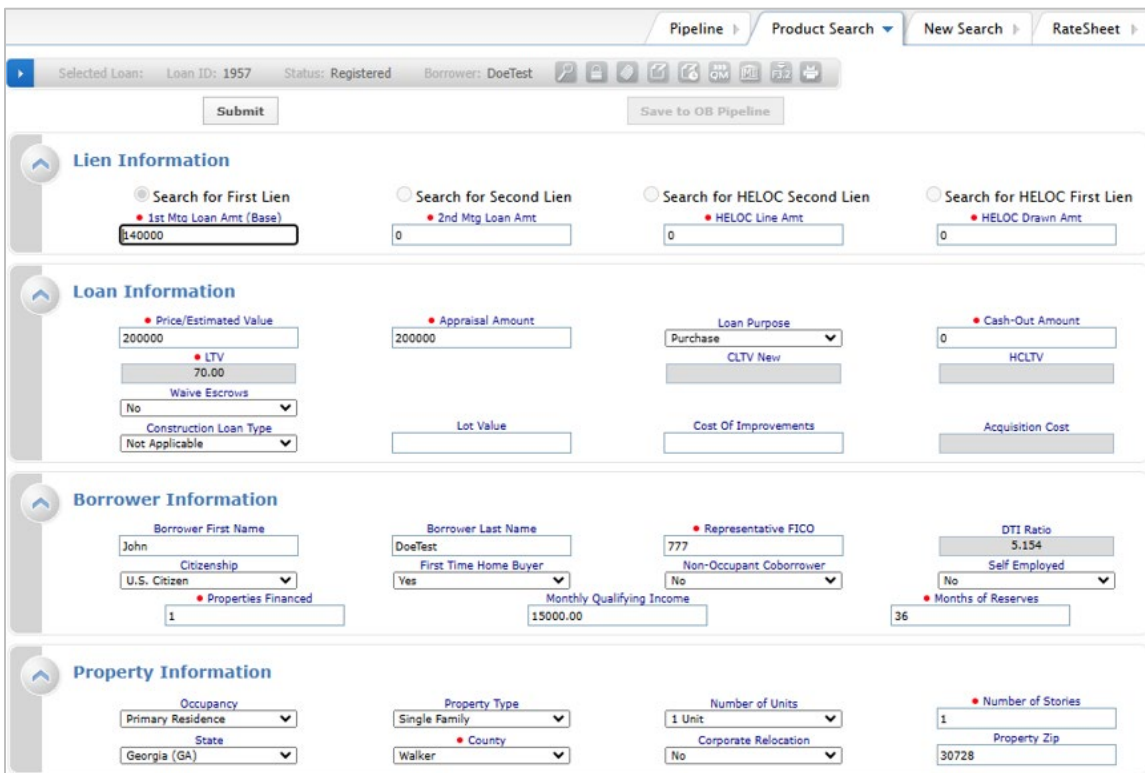


This opens the Get Pricing window, with the following options available:

- **Search By:** drop-down menu – Options are available to search by Price or by Rate.
- **Desired Price**
- **Desired Lock Period (days)** drop down menu – Provides the lock period values.
- **Compensation Type:** drop-down menu – Select from options for “Yes (Lender Paid)”, “No (Buyer Paid)”, and “No (Lender Paid – not included in pricing)”



Click the **Get Pricing** button to submit the loan to Optimal Blue. This will open the Optimal Blue Product Search page on a new tab or browser window. The loan information in the LendingPad loan will populate to the applicable fields in the Optimal Blue Product Search page:



**Lien Information**

- Search for First Lien: 1st Mtg Loan Amt (Base) 140000
- Search for Second Lien: 2nd Mtg Loan Amt 0
- Search for HELOC Second Lien: HELOC Line Amt 0
- Search for HELOC First Lien: HELOC Drawn Amt 0

**Loan Information**

- Price/Estimated Value: 200000
- LTV: 70.00
- Waive Escrows: No
- Construction Loan Type: Not Applicable
- Appraisal Amount: 200000
- Lot Value:
- Loan Purpose: Purchase
- CLTV New:
- Cost Of Improvements:
- Cash-Out Amount: 0
- HCLTV:
- Acquisition Cost:

**Borrower Information**

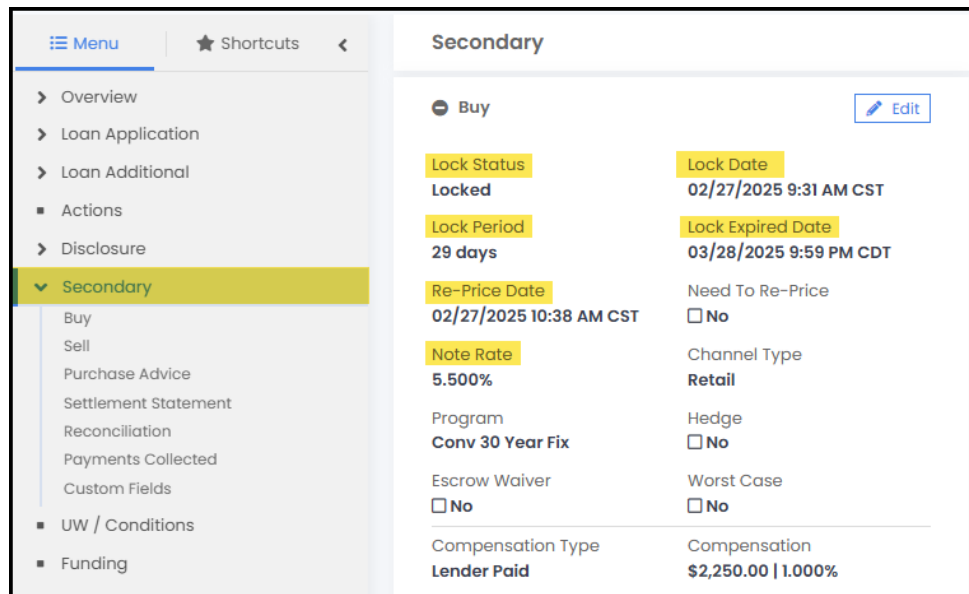
- Borrower First Name: John
- Citizenship: U.S. Citizen
- Properties Financed: 1
- Borrower Last Name: DoeTest
- First Time Home Buyer: Yes
- Monthly Qualifying Income: 15000.00
- Representative FICO: 777
- Non-Occupant Coborrower: No
- DTI Ratio: 5.154
- Self Employed: No
- Months of Reserves: 36

**Property Information**

- Occupancy: Primary Residence
- State: Georgia (GA)
- Property Type: Single Family
- County: Walker
- Number of Units: 1 Unit
- Corporate Relocation: No
- Number of Stories: 1
- Property Zip: 30728

Loan Originator workflow in Optimal Blue should be followed to search for Product and Pricing. After selecting a Rate, Product and Price, Users have the option to “Request Lock/Save to LOS” or “Save to LOS”. When either option is selected, Optimal Blue will “push” data to LendingPad, and the Optimal Blue window will close. **After the push, and back in LendingPad, Users should refresh their browser to see the updated loan information.**

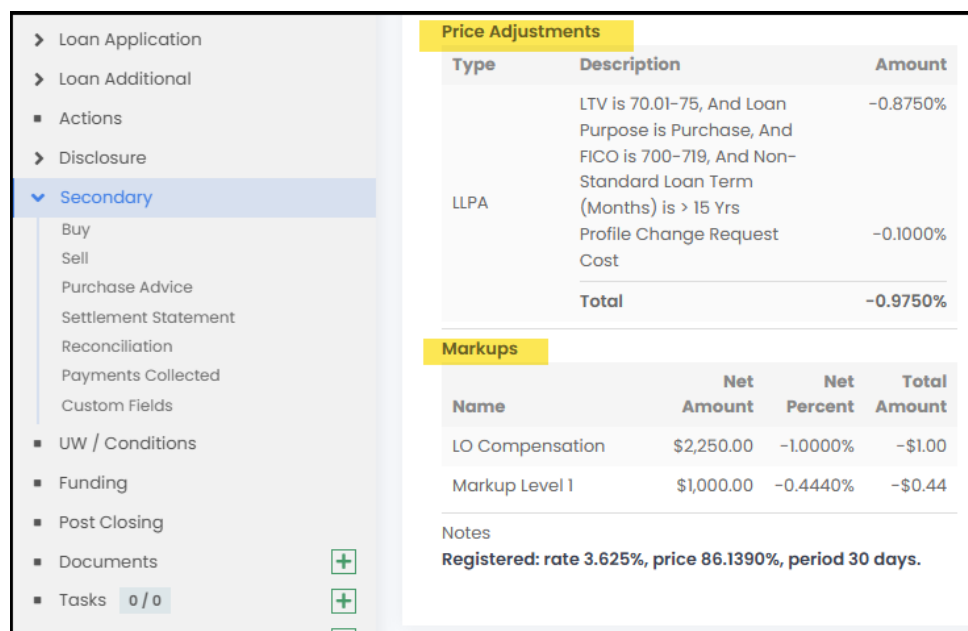
In LendingPad’s left menu option of “**Secondary**”, this window will display some of the OB loan information when applicable, such as the, Lock Status, Lock Date, Lock Period, Lock Expired Date, Re-Price Date, and Note Rate:



The screenshot shows the LendingPad interface with the 'Secondary' menu item selected. The main content area displays loan details for a 'Buy' transaction. The details are organized into two columns with labels in yellow boxes.

Secondary	
<b>Buy</b> <span>Edit</span>	
<b>Lock Status</b> Locked	<b>Lock Date</b> 02/27/2025 9:31 AM CST
<b>Lock Period</b> 29 days	<b>Lock Expired Date</b> 03/28/2025 9:59 PM CDT
<b>Re-Price Date</b> 02/27/2025 10:38 AM CST	Need To Re-Price <input type="checkbox"/> No
<b>Note Rate</b> 5.500%	Channel Type Retail
Program Conv 30 Year Fix	Hedge <input type="checkbox"/> No
Escrow Waiver <input type="checkbox"/> No	Worst Case <input type="checkbox"/> No
Compensation Type Lender Paid	Compensation \$2,250.00   1.000%

The lower portion of the Secondary window also displays any pricing adjustments and markups:



The screenshot shows the lower portion of the LendingPad Secondary window. It includes a sidebar menu on the left and two main sections: 'Price Adjustments' and 'Markups'.

Price Adjustments		
Type	Description	Amount
LLPA	LTV is 70.01-75, And Loan Purpose is Purchase, And FICO is 700-719, And Non-Standard Loan Term (Months) is > 15 Yrs	-0.8750%
	Profile Change Request	-0.1000%
	Cost	
<b>Total</b>		<b>-0.9750%</b>

Markups			
Name	Net Amount	Net Percent	Total Amount
LO Compensation	\$2,250.00	-1.0000%	-\$1.00
Markup Level 1	\$1,000.00	-0.4440%	-\$0.44

Notes  
Registered: rate 3.625%, price 86.1390%, period 30 days.

## Lock Request

### Initial Lock Request General Information

Before requesting a lock, complete the following information:

- Borrower SSN - To edit an 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](#) then select a Loan Officer from the dropdown list and click Assign.

After you click [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: Citibank, N.A. Correspondent – Agency 30 Yr Fixed									
Compensation Type:		Lender Paid			Rate Status:		Available		
Compensation:		\$2,500.20   1.389%							
Pricing Table									
Rate	PI	15 Days	30 Days	45 Days	60 Days	75 Days	90 Days		
4.750%	\$938.97	90.1930 ▾ ⓘ	90.0510 ▾ ⓘ	89.8970 ▾ ⓘ	89.7890 ▾ ⓘ	89.7180 ▾ ⓘ	89.0890 ▾		
4.875%	\$951.57	90.9350 ▾ ⓘ	90.7880 ▾ ⓘ	90.6400 ▾ ⓘ	90.5260 ▾ ⓘ	90.4610 ▾ ⓘ	89.8260 ▾		

Select a price to navigate to the [Lock Loan](#) link. Review the Loan, Primary Borrower, and Lock Information then click [Lock Loan](#) to proceed with the initial lock request.

Pricing: Integration Test Investor - Correspondent - FHLMC 30 Yr Fixed

Compensation Type:

Compensation:

Lender Paid

\$2,500.20 | 1.389%

Rate Status:

Pricing Table

Rate	PI	15 Days	30 Days
3.750%	\$833.61	82.7600 ▼	82.7560 ▼
3.875%	\$846.43	Lock Loan	

### Auto-Accept

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

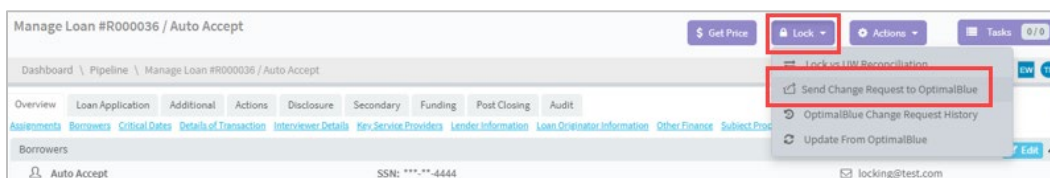
If the user is tied to an Optimal Blue Entity where Auto-Accept is not enabled for locking, the lock status displayed is Lock Pending until the secondary user accepts the lock in Optimal Blue and performs the [Update From Optimal Blue](#) action on the loan in LendingPad. See [Update Optimal Blue Loan](#)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

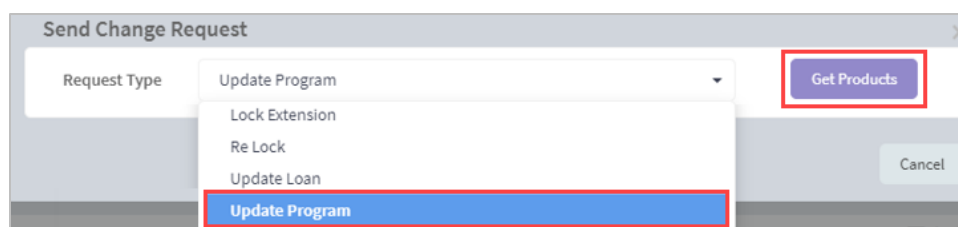
## Manage Change Requests

### Product Change

To perform a product change, open the loan and click the **Lock** button. Select **Send Change Request to Optimal Blue** from the drop-down menu.



Select **Update Program** from the Request Type drop-down menu and click **Get Products**.

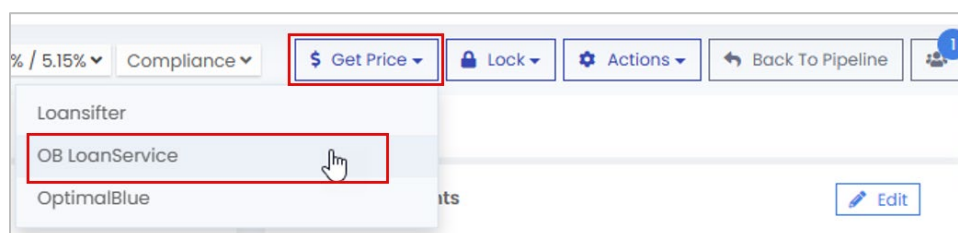


Select the product and price, then click **Request Lock**. The request is sent to Optimal Blue.

- 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.

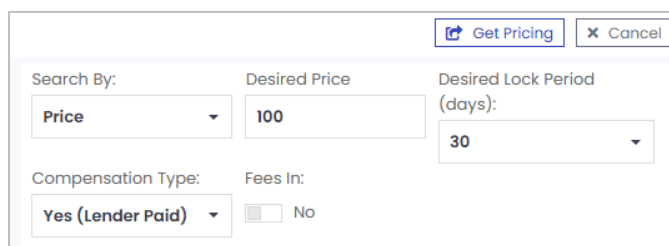
### Optimal Blue Loan Services Product Change

To perform a product change using the Optimal Blue Loan Services option, click the **Get Price** button and select **Optimal Blue LoanService** from the drop-down menu to continue.



This opens the Get Pricing window, with the following options available:

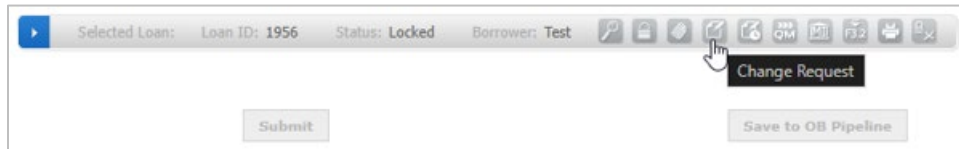
- **Search By:** drop-down menu – Options are available to search by Price or by Rate.
- **Desired Price**
- **Desired Lock Period (days)** drop down menu – Provides the lock period values.
- **Compensation Type:** drop-down menu – Select from options for “Yes (Lender Paid)”, “No (Buyer Paid)”, and “No (Lender Paid – not included in pricing)”



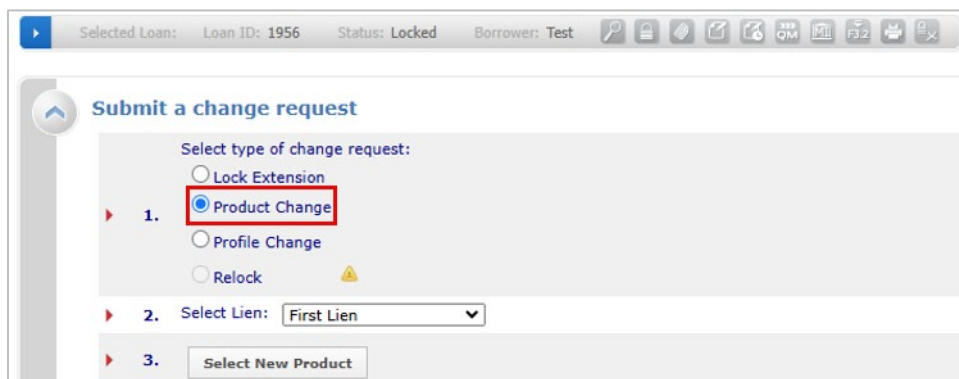


Click the **Get Pricing** button to submit the loan to Optimal Blue. This will open the Optimal Blue Product Search page on a new tab or browser window.

In Optimal Blue, users can select the **Change Request** icon:



Then select the **Product Change** radio button to follow the regular Optimal Blue workflow to submit a Product Change Request.

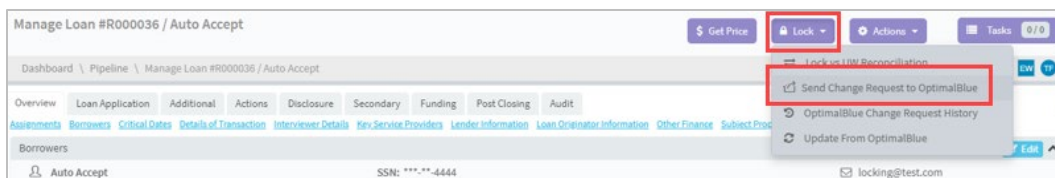


## Profile Change

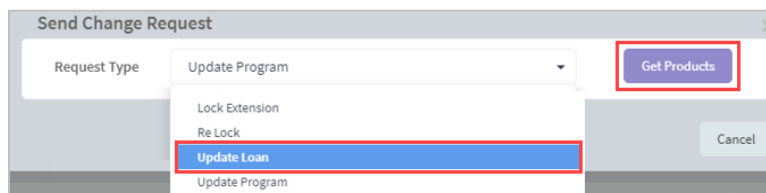
To perform a profile change, open the loan and edit the loan data as necessary. The **Need To Re-Price:** field in the loan overview indicates if the loan needs to be re-priced.

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. Select Send Change Request to Optimal Blue from the drop-down menu.



Select **Update Loan** from the Request Type drop-down menu and click **Get Products**.



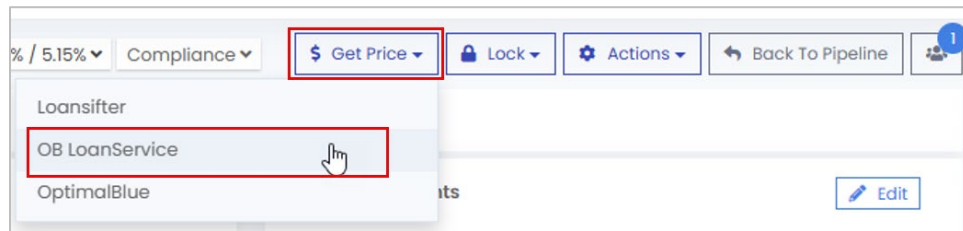
Select the product and price, then click **Request Lock**. The request is sent to Optimal Blue.

- 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.



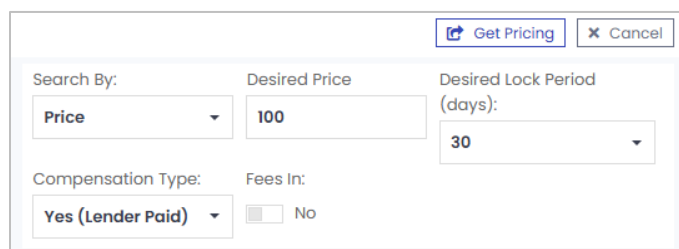
## Optimal Blue Loan Services Profile Change

To perform a product change using the Optimal Blue Loan Services option, click the **Get Price** button and select **OB LoanService** from the drop-down menu to continue.



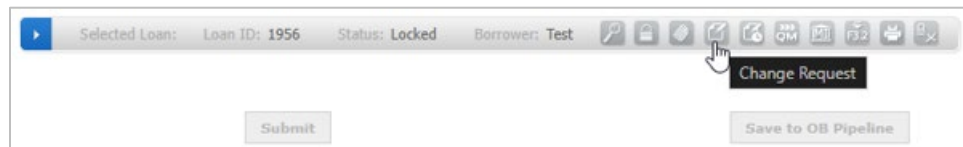
This opens the Get Pricing window, with the following options available:

- **Search By:** drop-down menu – Options are available to search by Price or by Rate.
- **Desired Price**
- **Desired Lock Period (days)** drop down menu – Provides the lock period values.
- **Compensation Type:** drop-down menu – Select from options for “Yes (Lender Paid)”, “No (Buyer Paid)”, and “No (Lender Paid – not included in pricing)”

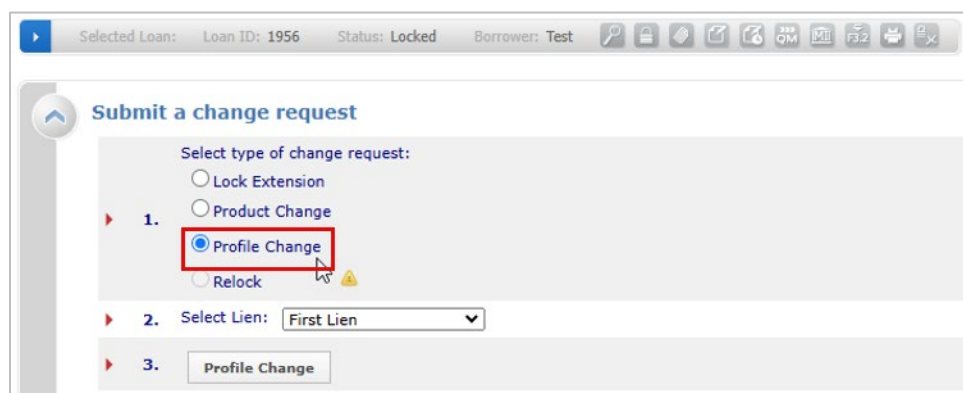


Click the **Get Pricing** button to submit the loan to Optimal Blue. This will open the Optimal Blue Product Search page on a new tab or browser window.

In Optimal Blue, users can select the **Change Request** icon:

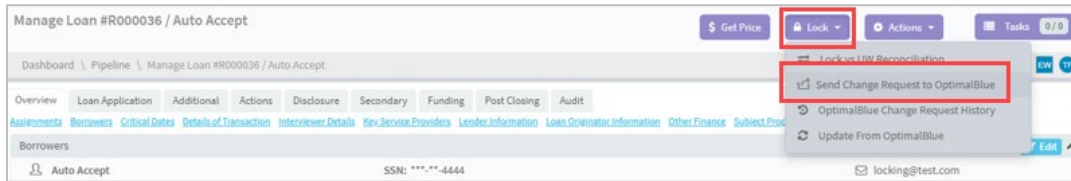


Then select the **Profile Change** radio button to follow the regular Optimal Blue workflow to submit a Profile Change Request.

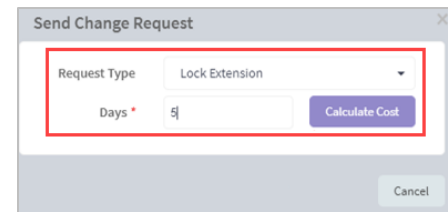


## Lock Extension

To request a Lock Extension, open the loan and click the **Lock** button. Select **Send Change Request to Optimal Blue** from the drop-down menu.



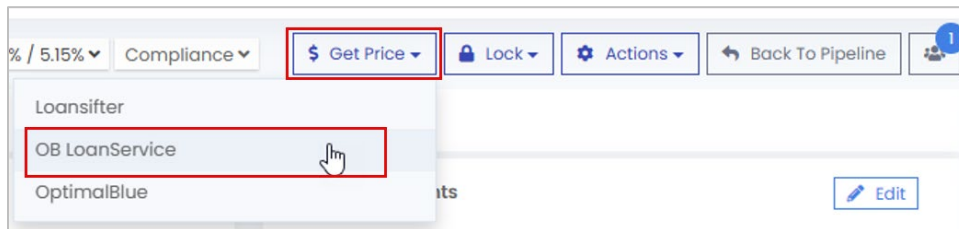
Select Lock Extension from the Request Type drop-down menu, enter the number of days being requested, then click **Calculate Cost**.



The cost displays with a total lock price. Click **Apply Change** to submit the request to Optimal Blue.

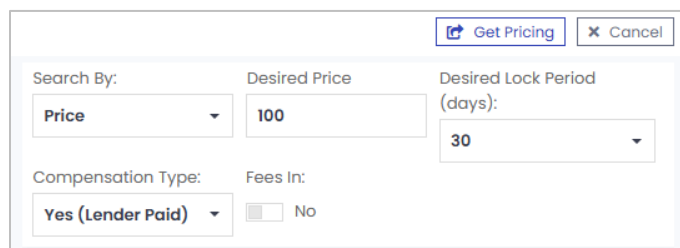
## Optimal Blue Loan Services Lock Extension

To perform a product change using the Optimal Blue Loan Services option, click the **Get Price** button and select **OB LoanService** from the drop-down menu to continue.



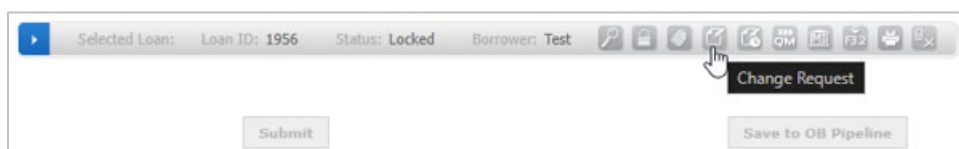
This opens the Get Pricing window, with the following options available:

- **Search By:** drop-down menu – Options are available to search by Price or by Rate.
- **Desired Price**
- **Desired Lock Period (days)** drop down menu – Provides the lock period values.
- **Compensation Type:** drop-down menu – Select from options for “Yes (Lender Paid)”, “No (Buyer Paid)”, and “No (Lender Paid – not included in pricing)”



Click the **Get Pricing** button to submit the loan to Optimal Blue. This will open the Optimal Blue Product Search page on a new tab or browser window.

In Optimal Blue, users can select the **Change Request** icon:



Then select the **Lock Extension** radio button to follow the regular Optimal Blue workflow to submit a Lock Extension Request.

Submit a change request

Select type of change request:

☒ Lock Extension

1. ☐ Product Change

☐ Profile Change

☐ Relock

2. Select Lien: First Lien

3. Enter lock extension days:

4. Calculate Cost Cost Lookup

5. Apply Change

## Relock

To request a Relock, open the loan and click the **Lock** button. Select **Send Change Request to Optimal Blue** from the drop-down menu.

Manage Loan #R000036 / Auto Accept

Get Price Lock Actions Tasks 0/0

Dashboard \ Pipeline \ Manage Loan #R000036 / Auto Accept

Overview Loan Application Additional Actions Disclosure Secondary Funding Post Closing Audit

Assignments Borrowers Critical Dates Details of Transaction Interviewer Details Key Service Providers Lender Information Loan Originator Information Other Finance Subject Properties

Borrowers

Auto Accept SSN: \*\*\*-\*\*-4444 locking@test.com

Select **Re Lock** from the Request Type drop-down menu and click **Get Products**.

Send Change Request

Request Type Re Lock Get Products

Cancel

Select the product and 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

#	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

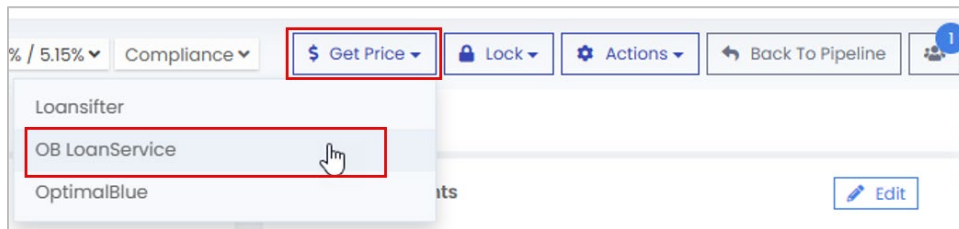
Compensation: \$13.50 | 0.005%

Lock Confirmation Request Lock

Loan Information		Program:	
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
Second Loan Amount:	-	Property Type:	Attached
		Property Attached or Detached:	Yes

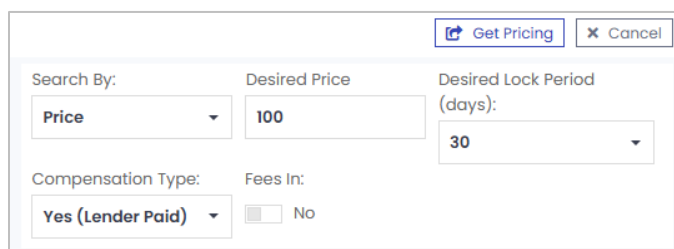
## Optimal Blue Loan Services Relock

To perform a product change using the Optimal Blue Loan Services option, click the **Get Price** button and select **OB LoanService** from the drop-down menu to continue.



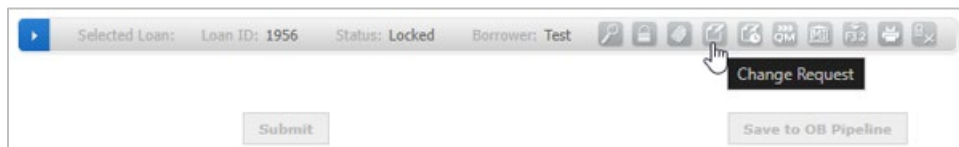
This opens the Get Pricing window, with the following options available:

- **Search By:** drop-down menu – Options are available to search by Price or by Rate.
- **Desired Price**
- **Desired Lock Period (days)** drop down menu – Provides the lock period values.
- **Compensation Type:** drop-down menu – Select from options for “Yes (Lender Paid)”, “No (Buyer Paid)”, and “No (Lender Paid – not included in pricing)”

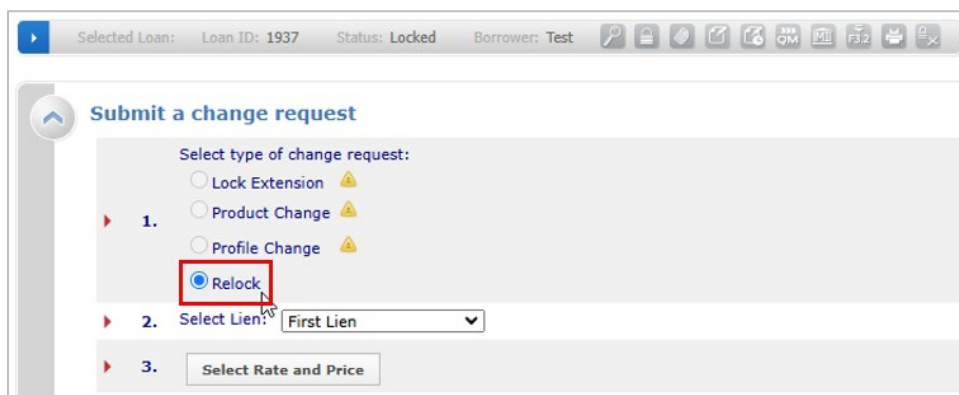


Click the **Get Pricing** button to submit the loan to Optimal Blue. This will open the Optimal Blue Product Search page on a new tab or browser window.

In Optimal Blue, users can select the **Change Request** icon:



Then select the **Relock** radio button to follow the regular Optimal Blue workflow to submit a Relock.



## Secondary/Lock Desk Management

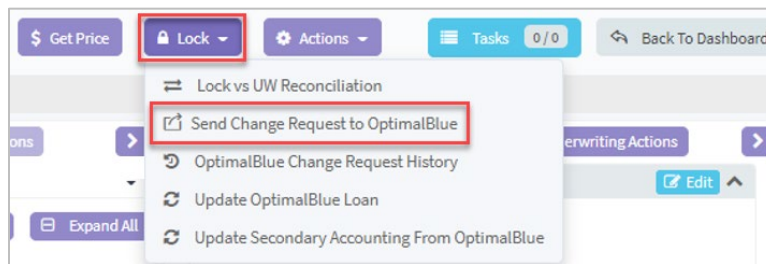
### Send Change Request to Optimal Blue

Note: The only user who can make changes to a loan in LendingPad is the original user who locked the loan. Secondary users cannot perform this action on behalf of the LO. If a Secondary user attempts an update in LendingPad, they will see an error such as this one:

*(401) The provided user is not authorized to perform this action. Please check business channel and originator information under pricing provider action settings.*

If the loan was locked by a Secondary User the following steps can be utilized:

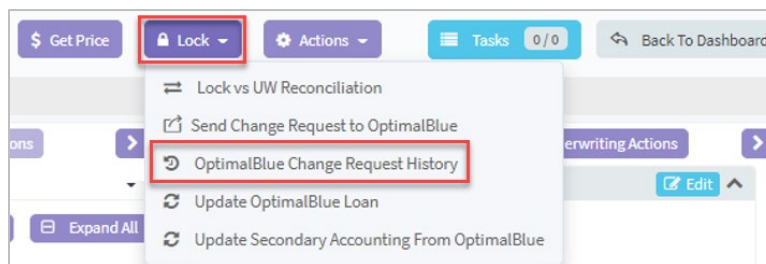
To perform a Change Request as a secondary user, open the loan and click the **Lock** button. Select **Send Change Request to Optimal Blue** from the drop-down menu. Users can follow the steps outlined in the [Manage Change Requests](#) section to submit a Change Request.



Secondary users can also use the **Optimal Blue Loan Services** option to launch the loan to Optimal Blue by applying the same steps outlined previously. In Optimal Blue Secondary users can then follow the change request workflow.

### Optimal Blue Change Request History

To view a history of Change Requests on the loan, click the **Lock** button and select **OptimalBlue Change Request History** from the drop-down menu.

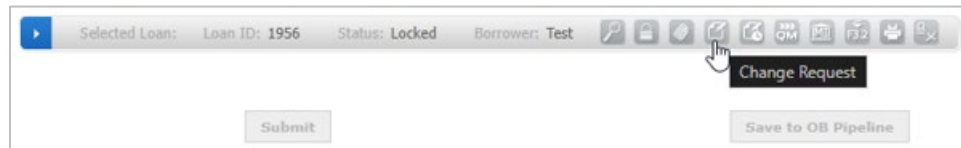


The Change Request History modal displays the date of the Change Request, the user who submitted the request, the type of Change Request, the status, and the cost of the Change Request. Select **View** to expand the details of the original and changed data for a specific Change Request.

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



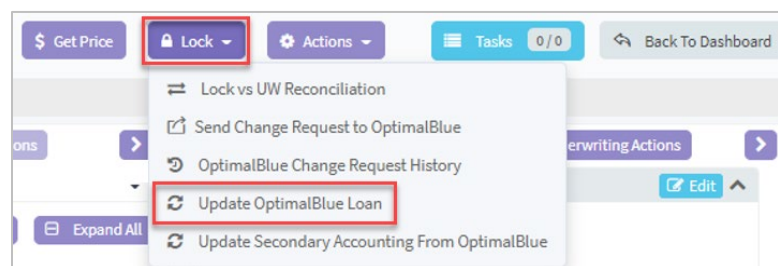
Secondary users can also use the **Optimal Blue Loan Services** option to launch the loan to Optimal Blue by applying the same steps outlined previously. In Optimal Blue Secondary users can then view the “Change History” icon to view the loans change request history.



## Update Optimal Blue Loan

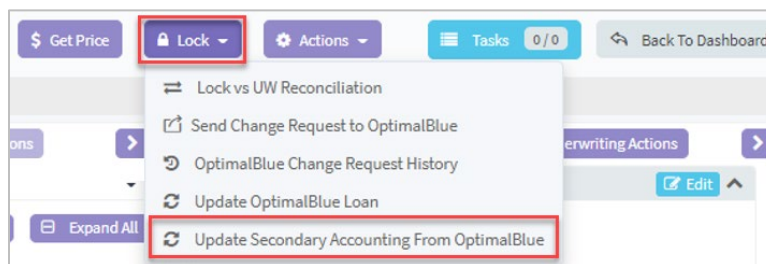
The **Update OptimalBlue Loan** function runs an API call to update the loan in Optimal Blue with the data from LendingPad.

**Note:** The **Update Optimal Blue Loan** and **Update Secondary Accounting from OptimalBlue** functions are primarily Secondary actions.



## Update Secondary Accounting from Optimal Blue

The **Update Secondary Accounting From OptimalBlue** function updates the loan in LendingPad from data in Optimal Blue. Use this function to update LendingPad when Secondary users have completed actions in Optimal Blue, such as decisioning a lock or change request, or updating buy and sell side information.

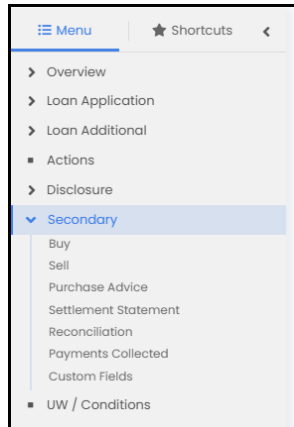


The sell side information from Optimal Blue populates in the Notes section. After locking with the investor, manually enter the investor information in the Sell side fields.



## Viewing Buy Side and Sell Side Data

Users with View and Edit Secondary Information access can view and edit the Secondary page by selecting the Secondary menu from the left side navigation pane.



This page displays Buy side information from the Optimal Blue lock.

Secondary

Buy
Edit

Lock Status	Lock Date	Company Margin	-
Locked	02/27/2025 9:31 AM CST	Program Margin	-
Lock Period	Lock Expired Date	Lender Paid Compensation Rate	-1.000%
29 days	03/28/2025 9:59 PM CDT	Buyout Fee Percentage	-0.000%
Re-Price Date	Need To Re-Price	Lock Price	97.0590%
02/27/2025 10:38 AM CST	<input type="checkbox"/> No	Total Price Adjustment	-0.9750%
Note Rate	Channel Type	Total Lock Price	96.0840%
5.500%	Retail	Lender Credit Points	-0.000%
Program	Hedge	Borrower Paid Points	+0.000%
Conv 30 Year Fix	<input type="checkbox"/> No		
Escrow Waiver	Worst Case		
<input type="checkbox"/> No	<input type="checkbox"/> No		
Compensation Type	Compensation		
Lender Paid	\$2,250.00   1.000%		
Provider Name	Provider Investor		
Optimal Blue (v1)	Integration Test Investor - Correspondent -		
Provider Product	Provider Loan #		
FNMA Conforming 30 Yr Fixed ()	1971		
Provider Notes	Compensation Type		
Search #: 739184861	Yes (Lender Paid)		
Fees In			
<input type="checkbox"/> No			
Price Adjustments			
Type	Description	Amount	
	LTV is 70.01-75, And Loan Purpose is Purchase, And FICO is 700-719, And Non-Standard Loan Term (Months) is > 15 Yrs	-0.8750%	
LLPA	Profile Change Request Cost	-0.1000%	
	Total	-0.9750%	
Markups			
Name	Net Amount	Net Percent	Total Amount
LO Compensation	\$2,250.00	-1.0000%	-\$1.00
Markup Level 1	\$1,000.00	-0.4440%	-\$0.44
Notes			
Registered: rate 3.625%, price 86.1390%, period 30 days.			

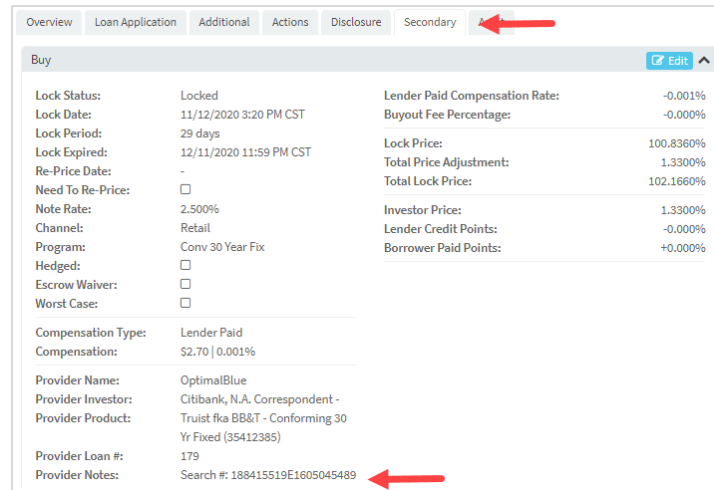
This page displays Sell side information from the Optimal Blue lock.

Sell			
Lock Type <b>Float</b>	Lock Date -	Base Price <b>0.000%</b>	SRP Price <b>0.000%</b>
Period -	Lock Expired Date -	LLPA Price <b>0.000%</b>	Other Adjustment Price <b>0.000%</b>
Deliver By Date -	Investor -	Final Price <b>0.000%</b>	Investor Loan Id -
EPO Date -	Desired Ship Date -	Investor Commitment Id -	Best Effort Investor <b>Integration Test Investor - Correspondent -</b>
Committed Price -		Best Effort Price -	
<hr/>			
Lock Provider Notes			
<b>Investor: Integration Test Investor - Correspondent - .</b>			
<hr/>			
Notes			
-			

## Things to Know/FAQs

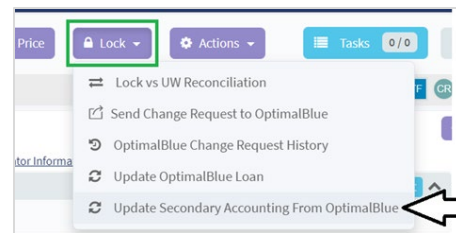
### 1. Where can I locate the Search ID?

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.



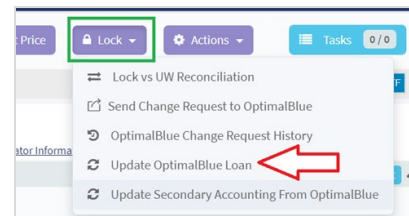
### 2. How do I make sure Optimal Blue and LendingPad are in sync?

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.



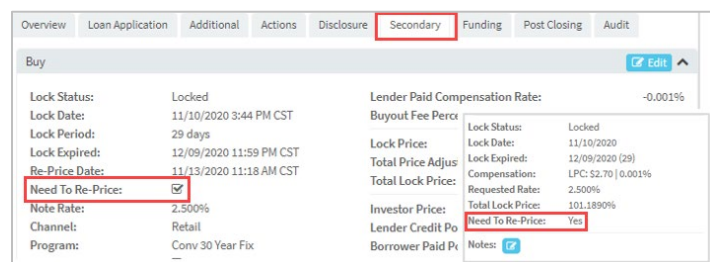
**Note:** The **Update Secondary Accounting From Optimal Blue** drop-down option is only available for Secondary and Admin users.

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.

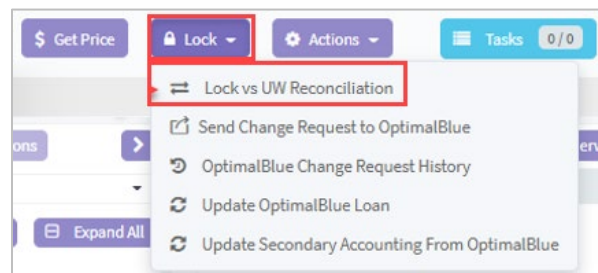


### 3. What does the **Need To Re-Price** field indicate?

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

#### 4. Can I submit a Concession Change Request?

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

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

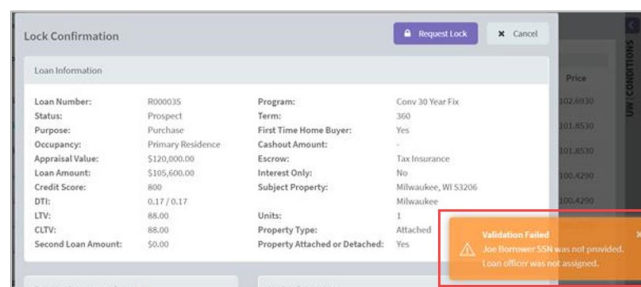
No, the API does not trigger Optimal Blue email notifications. Since LendingPad is using APIs to lock the loan, the email notifications need to come from LendingPad.

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

- All loan-level fields on the forms in Optimal Blue must be read-only for customers using the LendingPad integration.
- 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.
- 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.

#### 7. Error Handling

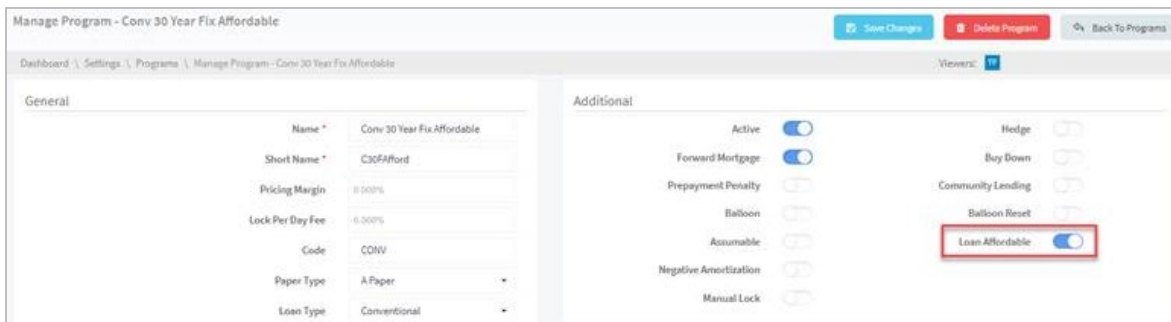
If a user action results in an error, an error message appears on the bottom right.



## 8. 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.

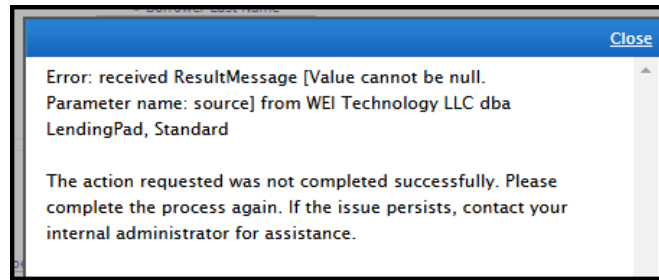
- Standard Products
- HFA/Bond
- HUD specialty
- Hero Products
- Non QM



The screenshot displays the 'Manage Program - Conv 30 Year Fix Affordable' interface. It features two main tabs: 'General' and 'Additional'. The 'General' tab contains fields for Name, Short Name, Pricing Margin, Lock Per Day Fee, Code, Paper Type, and Loan Type. The 'Additional' tab contains a series of toggle switches for various program settings, including Active, Forward Mortgage, Prepayment Penalty, Balloon, Accrualable, Negative Amortization, Manual Lock, Hedge, Buy Down, Community Lending, Balloon Reset, and Loan Affordable. The 'Loan Affordable' toggle is highlighted with a red box, indicating it is currently turned on.

- Optimal Blue field **Cost of Improvements** will not import into LendingPad unless the loan purpose in the LOS is Refinance.
- Optimal Blue field **2nd Mtg Loan Amt** to import in LendingPad after an Optimal Blue push requires the HELOC Drawn Amount and HELOC Line Amount to be empty. If a value of "0" is sent in these xml elements the 2nd Mtg Loan Amt will not import into LendingPad.
- After an Optimal Blue push, the following fields will not update the loan in LendingPad, but will instead appear in the Watchlist:
  - Desired Amortization Type
  - Desired Loan Term Months
  - Desired Loan Type
  - Desired Months To First Rate Adjustment
  - FHA Case Number Assignment Date
  - Interest Only Indicator
  - Loan Purpose
  - Loan Representative Mortgage Score Value
  - Loan Representative Non Occupying Indicator
  - Prepay Penalty
  - Property County FIPS
  - Self Employed Indicator
  - Temporary Buydown
  - VA Veteran Type History

12. After a push from Optimal Blue, the customer should refresh their browser to see the updates.
13. On Construction Loans, the Cost Of Improvements field in Optimal Blue, pushes to the Construction Improvement Costs field in LendingPad.
14. LendingPad is currently not importing BE Sell Side Adjustments from an Optimal Blue Loan Services push, but their plan is to add it to their integration at a later date.
15. The following push response error was due to the loan program in the LOS missing data.



16. Margin adjustments do not import on an Optimal Blue push. The LOS requires this to be a manual process.
17. UpdateImportedLoanWithCurrentLO it's recommended that this setting Admin be set to "No" for all channels.