optimalblue®

MORTGAGECOACH®

INTEGRATION GUIDE



RATEWATCH by MORTGAGECOACH.

All Optimal Blue Mortgage Professionals have access to Mortgage Coach RateWatch on iOS and Android.



optimalblue®

MORTGAGECOACH.



Look for RATEWATCH by MORTGAGECOACH. in your Optimal Blue to sign up for access.

Download the app on

Available on the App Store

Get it on Google play

+ SHARE:
Share market updates via text, email and social media

+ REAL-TIME:
Help families make a confident mortgage decision with up-to-the-minute market insight

+ INSTANT NOTIFICATIONS:
Deliver real-time market advice like never before

HOW TO LOG INTO RATEWATCH

1



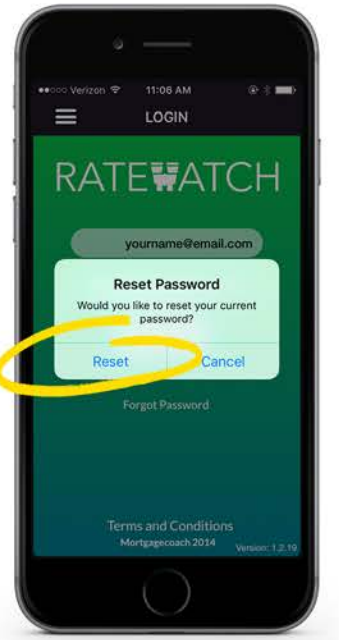
ENTER your username and password (the same as your Mortgage Coach login info).

Forgot your Password?

CLICK on FORGET PASSWORD.

2

CLICK on RESET and an email will be sent to you with a new temporary password.



3

On the app, login with your temporary password.
Then **CREATE** a new password.

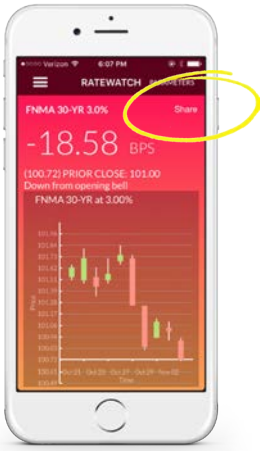


HOW TO SHARE RATEWATCH

1 *iPhone:*

CLICK ON SHARE

at the right hand corner of the screen.



1 *Android:*

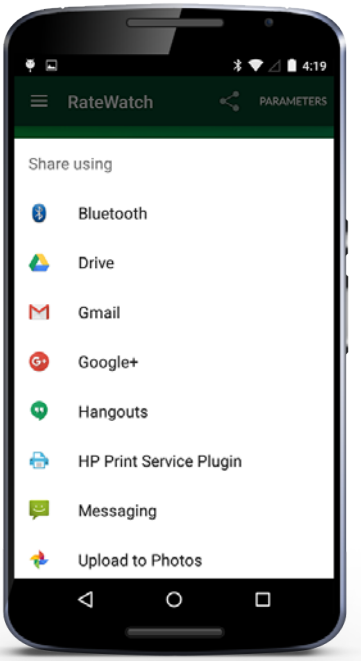
CLICK ON 

on the top bar at the right of the screen.



2 From the resulting menu, **CHOOSE** how you would like to share your report:

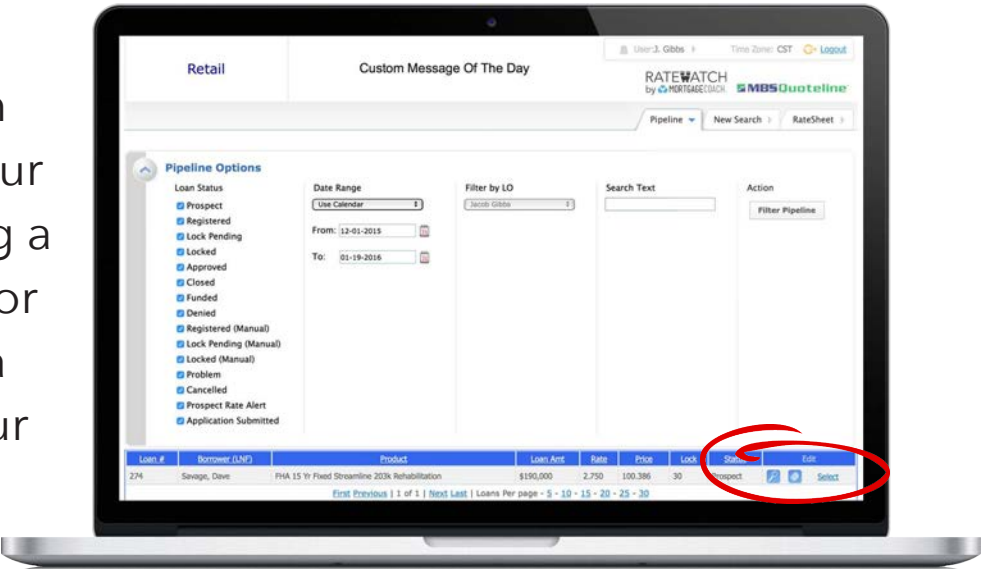




HOW TO USE THE OPTIMAL BLUE INTEGRATION WITH MORTGAGE COACH

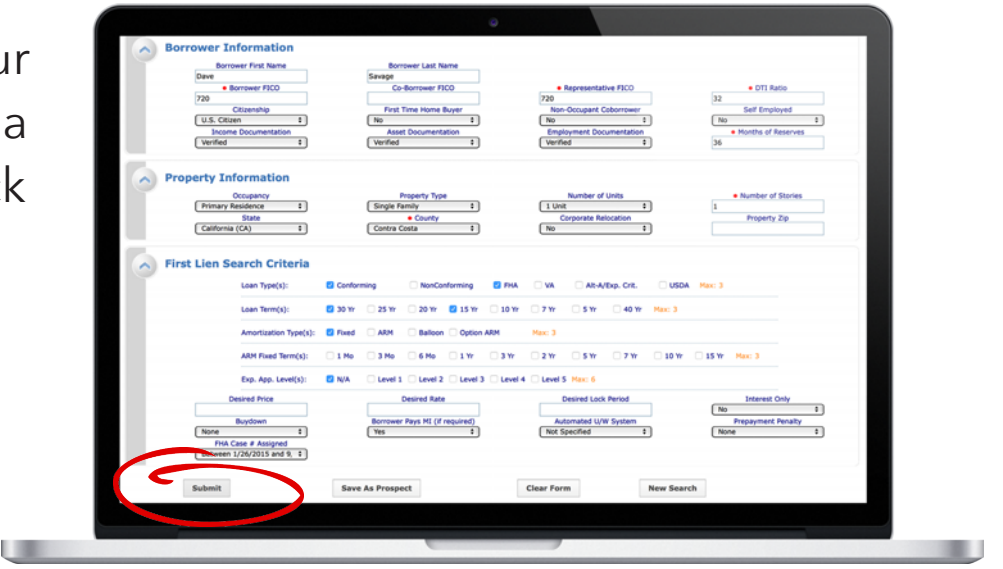
1

START by pushing loan data from your LOS, creating a new search, or working on a record in your pipeline.



2

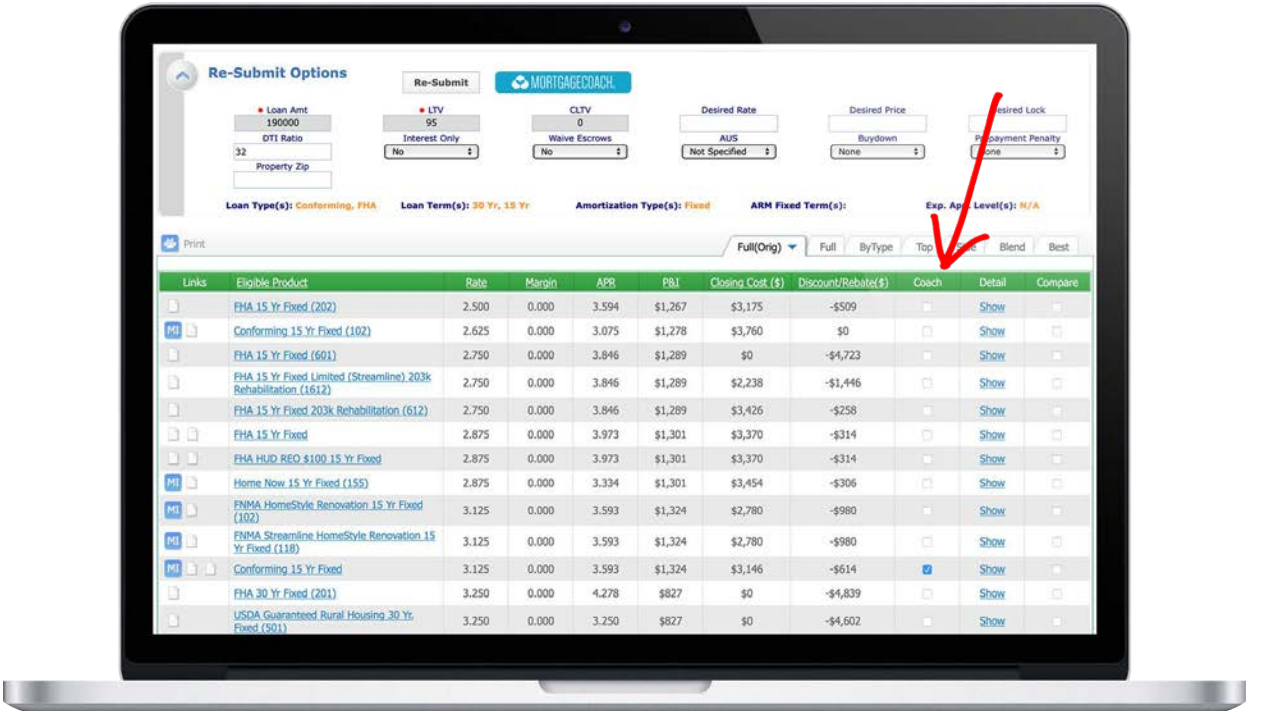
SELECT your search criteria and then click SUBMIT. Or upload from your LOS.



3

In the COACH column,

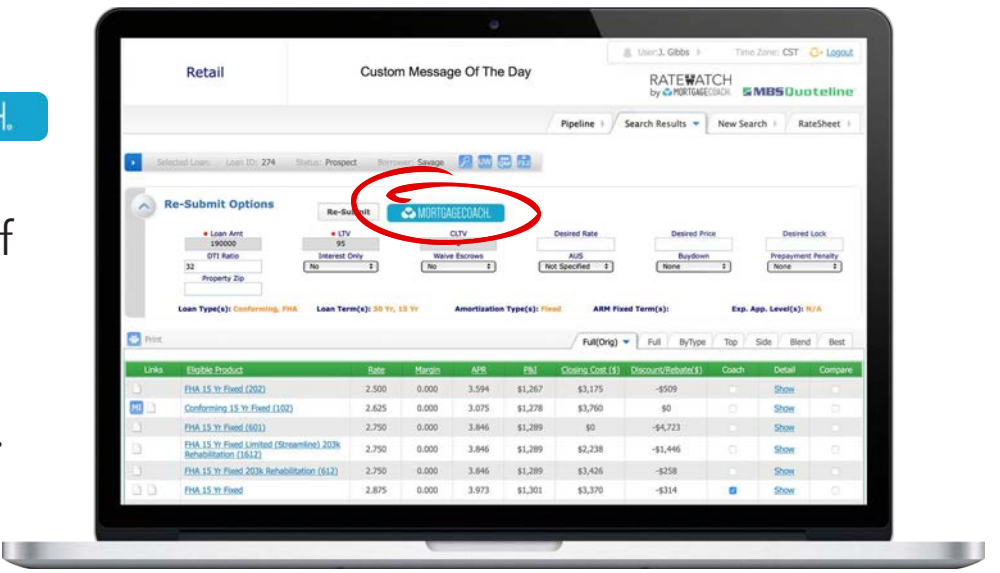
CHECK the boxes of the loans you want to compare.



You can choose up to four loans. Click on SHOW for details and more loan options to compare.

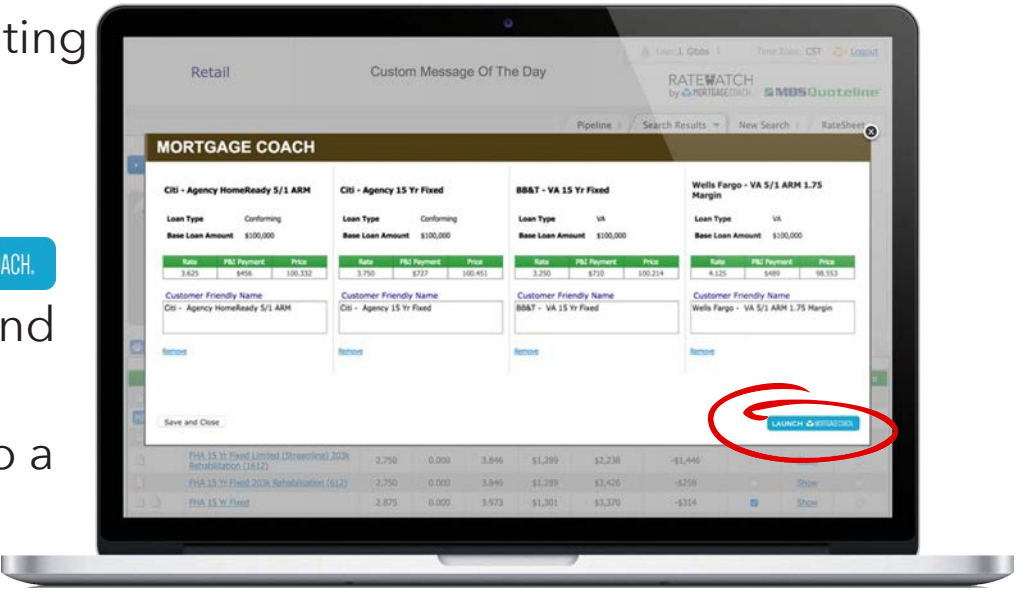
4

CLICK the MORTGAGECOACH button at the top of the page to generate your report.



5

On the resulting pop-up, **CLICK** the LAUNCH MORTGAGECOACH button to send the queued loans over to a TCA.

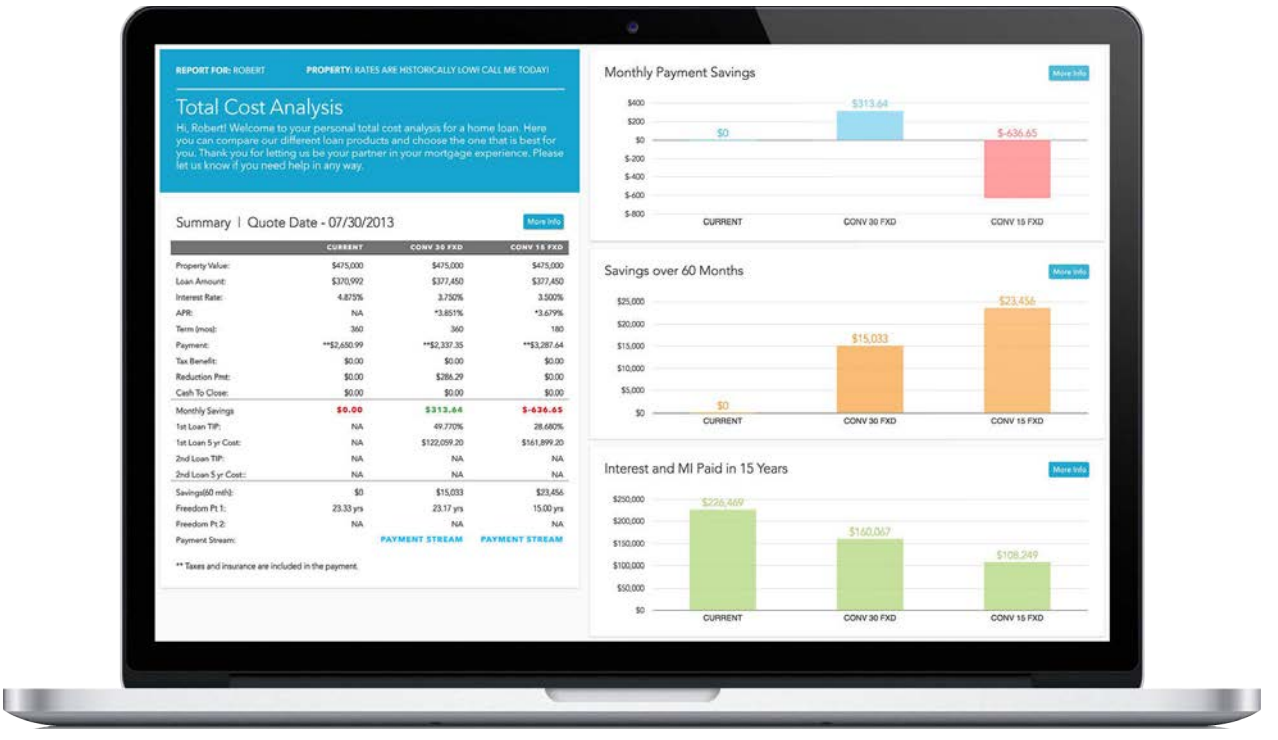


Use the **FRIENDLY NAME FIELD** to edit the names that will be used on your TCA. **CLICK** the **REMOVE** link beneath each item to remove the option from the queue.

If you have more than 4 options in the queue, you will see a message that asks you to remove options.

6

Your browser will open your Mortgage Coach presentation in a new window or tab.



7

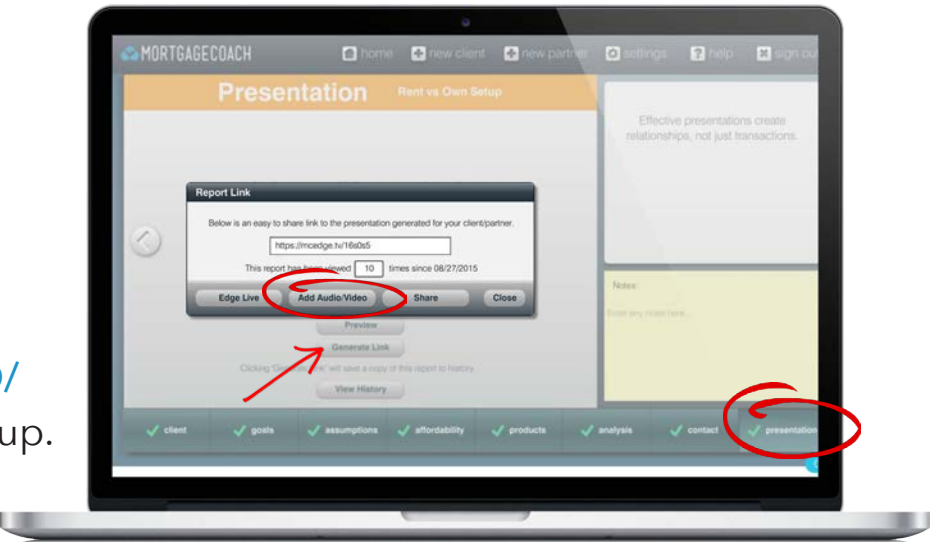
TO ADD A VIDEO, login to your Mortgage Coach account. Double-click on your report or client.

HOVER over PRESENATION.

CLICK PREVIEW.

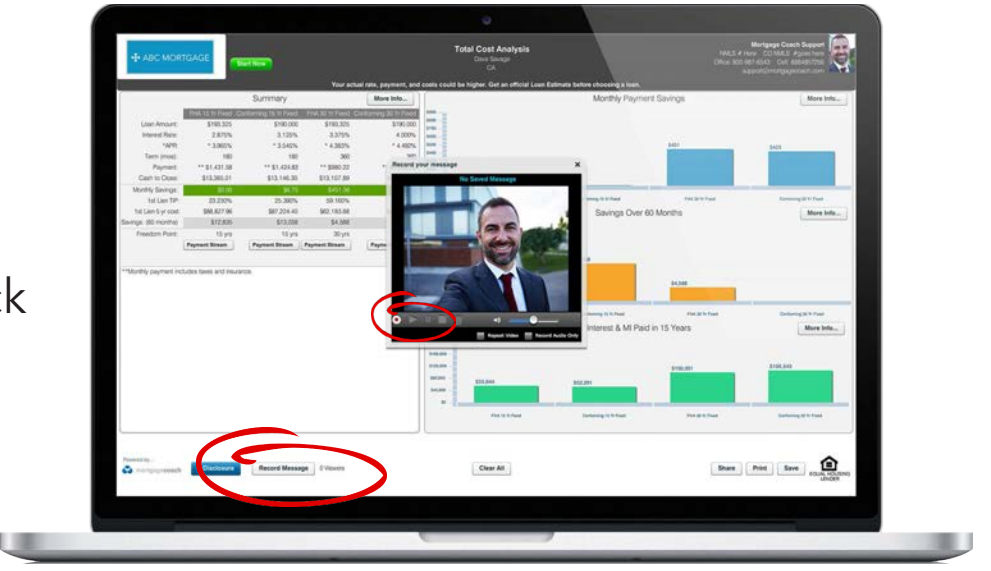
CLICK GENERATE LINK.

CLICK ADD AUDIO/ VIDEO on the pop-up.



8

RECORD your message by clicking on the red record button and click on the stop button when you are done.



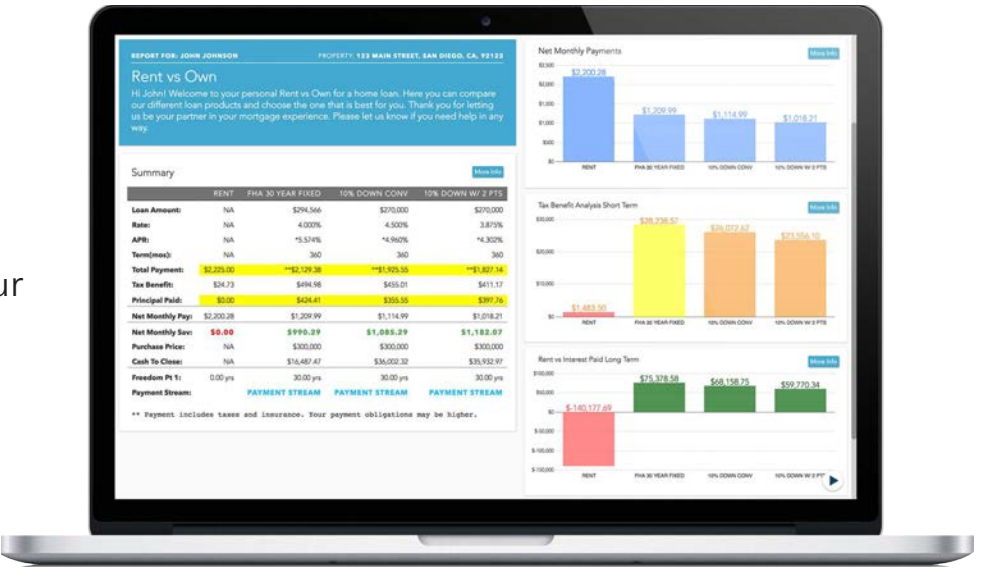
Click on the X on the top right corner after you finish, and your video will be saved into your report. Click on RECORD MESSAGE again to view or change your video.

9 TO HIGHLIGHT IN REAL-TIME,

go back to the report on your Mortage Coach account,
CLICK EDGE LIVE.



Click on different fields you would like to highlight. As you do so, your client will see the same happening on their device.

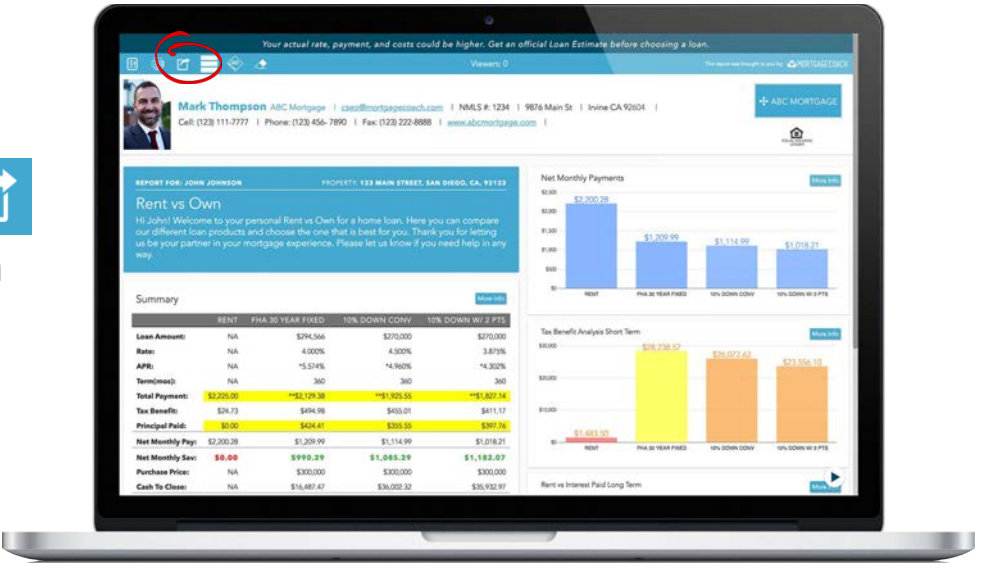


Click on CLEAR ALL at the top of the report to clear your highlights.

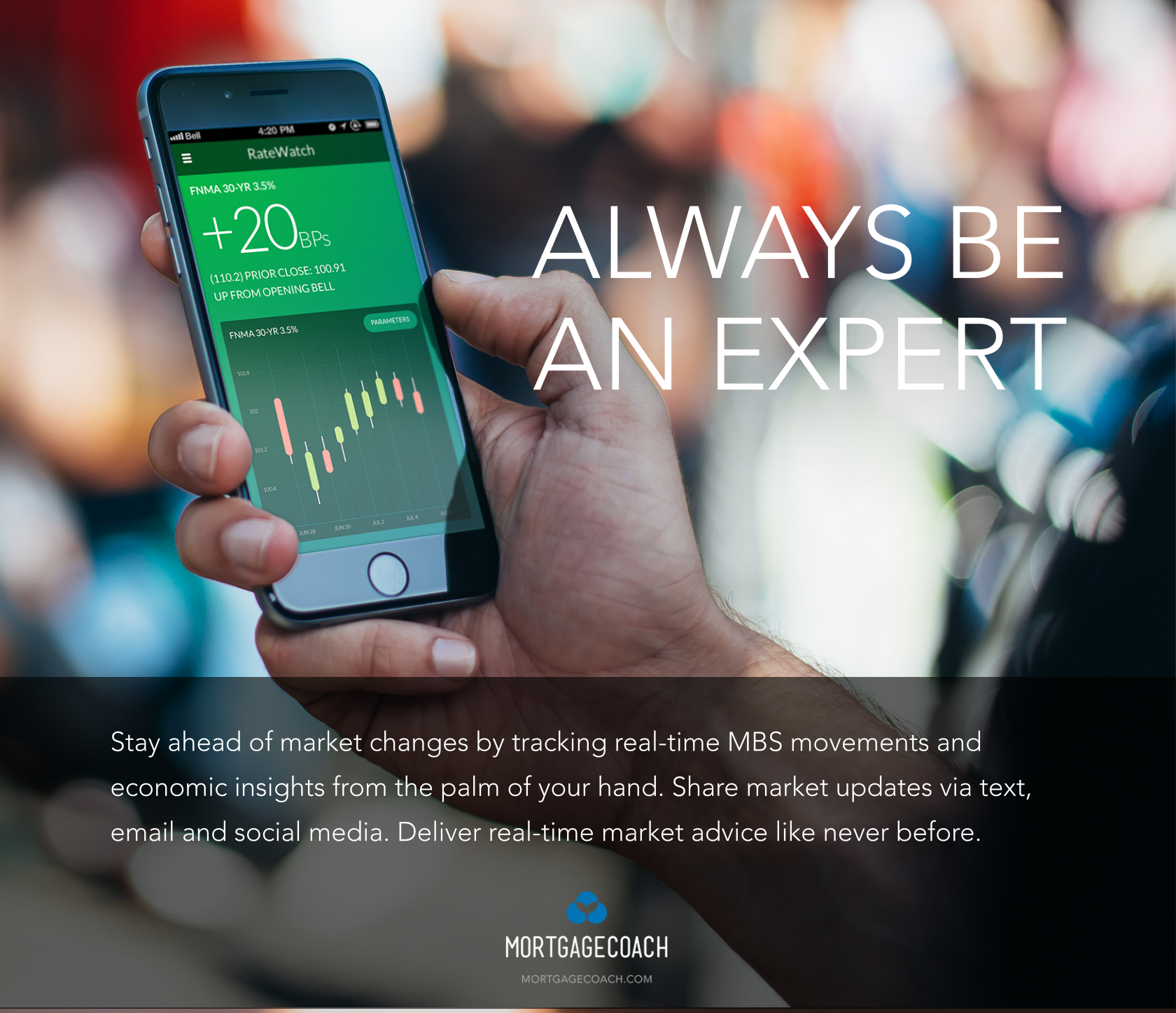
10 TO SHARE

your report,

CLICK the SHARE button at the top.



Grab the Mortgage Coach link from the pop-up box and share the link with your client. Or click the icons on the pop-up to share via Facebook, Twitter, or email.

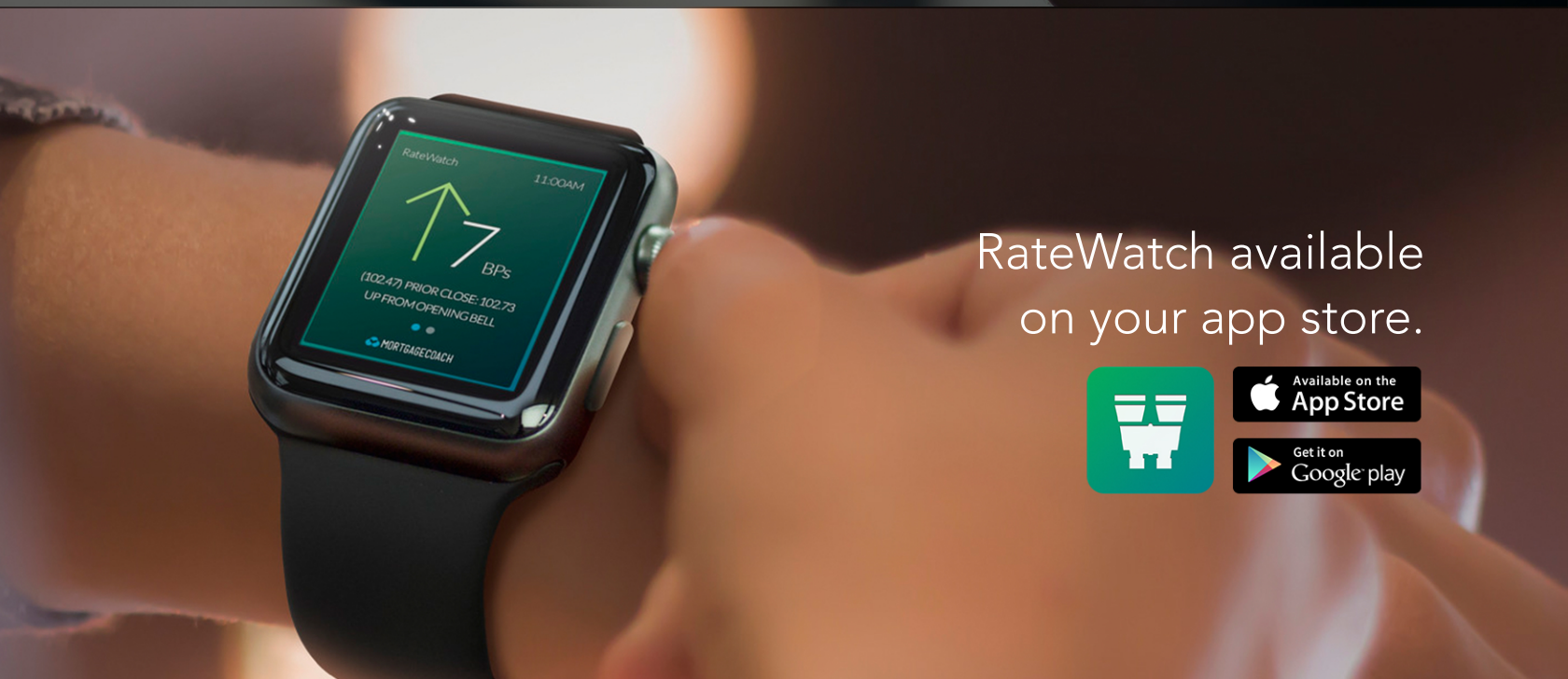


ALWAYS BE AN EXPERT

Stay ahead of market changes by tracking real-time MBS movements and economic insights from the palm of your hand. Share market updates via text, email and social media. Deliver real-time market advice like never before.

MORTGAGECOACH

MORTGAGECOACH.COM



RateWatch available on your app store.

Available on the App Store

Get it on Google play

optimalblue

MORTGAGECOACH

GET PRICING MANUAL

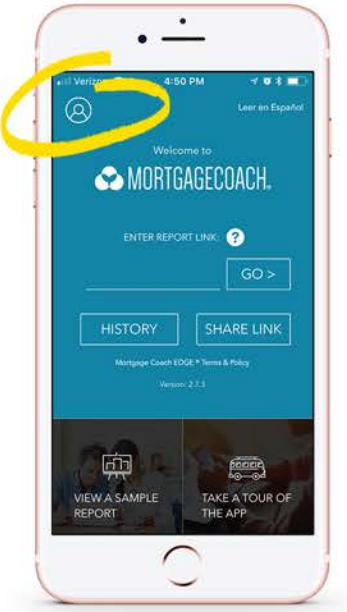


How to Use the Optimal Blue Get Pricing Functionality on Mobile

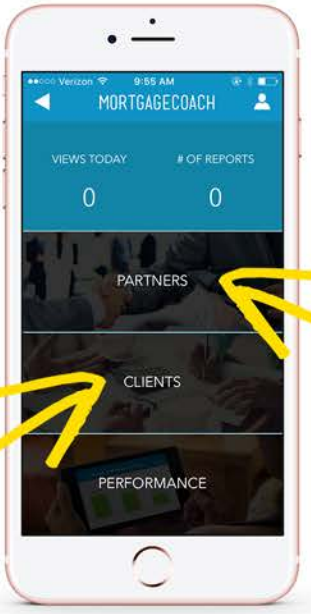
1

CLICK 

at the top left corner of the home screen.



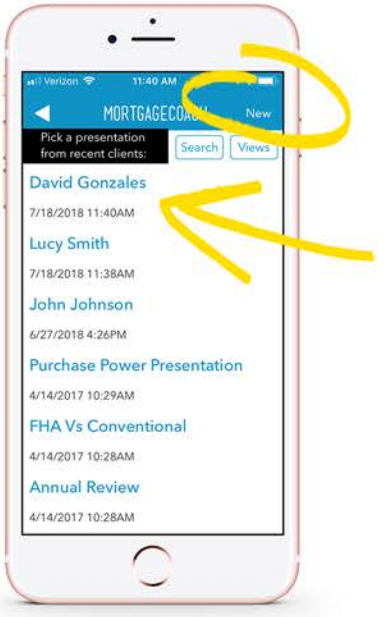
2



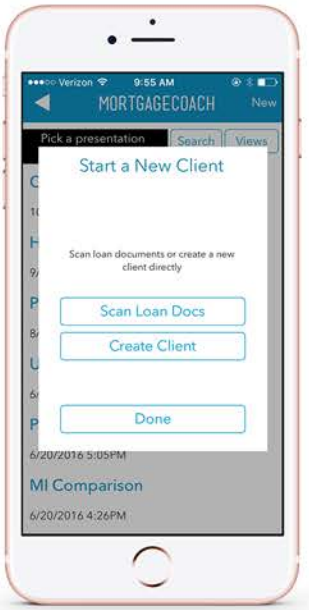
SIGN IN and then **CLICK ON** CLIENTS or PARTNERS.

3

CLICK NEW at the top right corner or **SELECT** an existing report.



4



If you clicked on **NEW**: on the pop-up,

CLICK CREATE CLIENT.

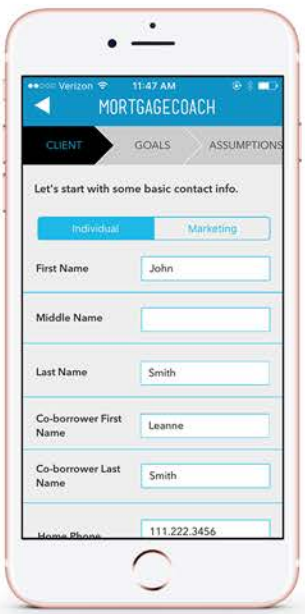
This will create a new client and allow you to fill in the client information.

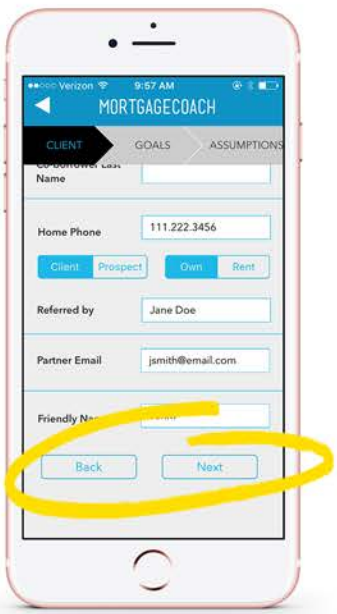
5

FILL OUT the fields as you move through the tabs.

CLICK NEXT at the bottom of the screen to move to the next tab or **SWIPE** left or right.

At any time, you can scroll through the tabs and click on any tab.







6

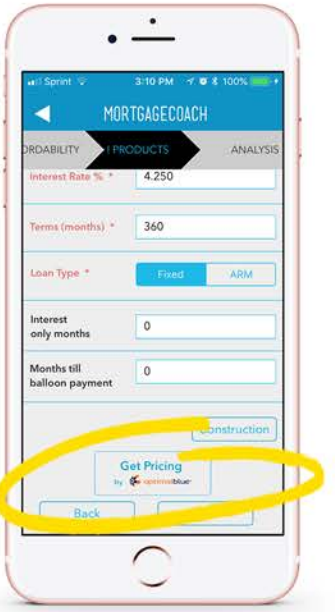


Under the **PRODUCTS** tab,
CLICK ADD PRODUCT or
CHOOSE from the
list of products.

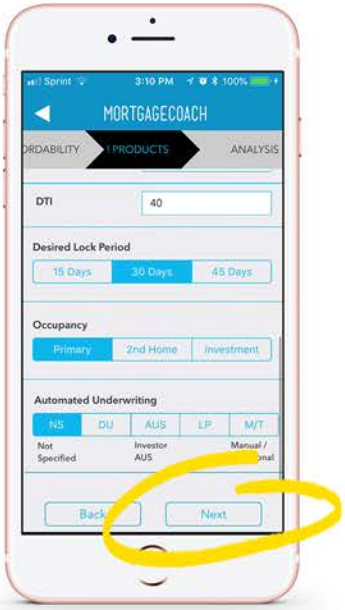
7

COMPLETE your loan information.
FILL IN the purchase price,
loan amount, term, and loan type.

At the bottom of the screen,
CLICK GET PRICING BY
OPTIMAL BLUE.

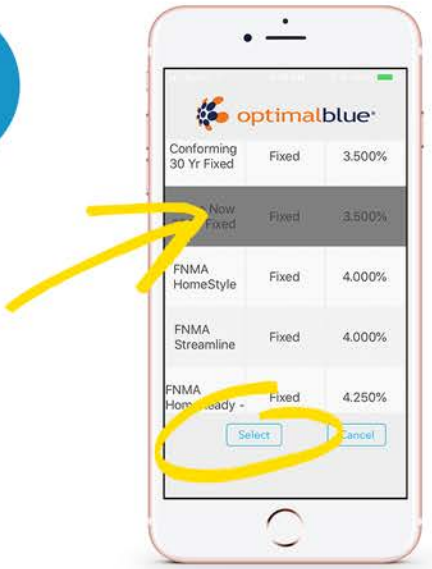


8



CONFIRM your loan and pricing criteria. **CHOOSE** a state and county to proceed.
CLICK NEXT at the buttom of the screen to get your pricing results.

9



HIGHLIGHT your loan option.

CLICK SELECT.

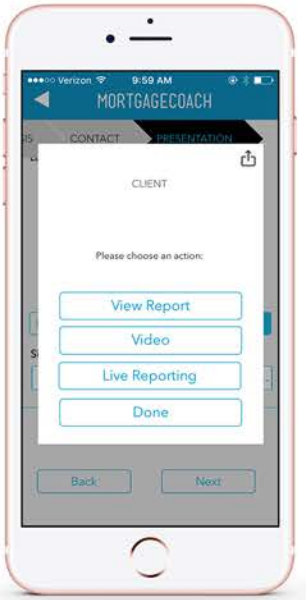
Your rate and discount/rebate will be added to your loan.

10

On the last tab, **CLICK NEXT.**

A pop-up will then appear. **SELECT**:

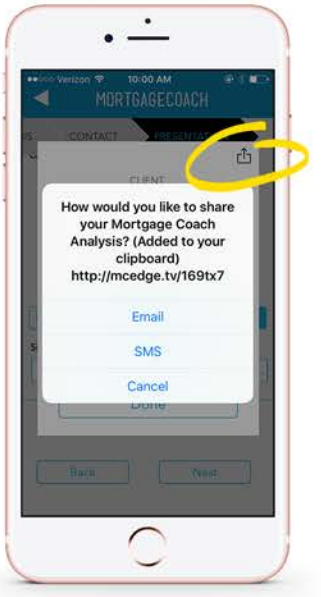
- **VIEW REPORT** to view the report on your phone.
- **VIDEO** to add a video.
- **LIVE REPORTING** to highlight and move through your report in real-time as your clients follow on their mobile devices.



11

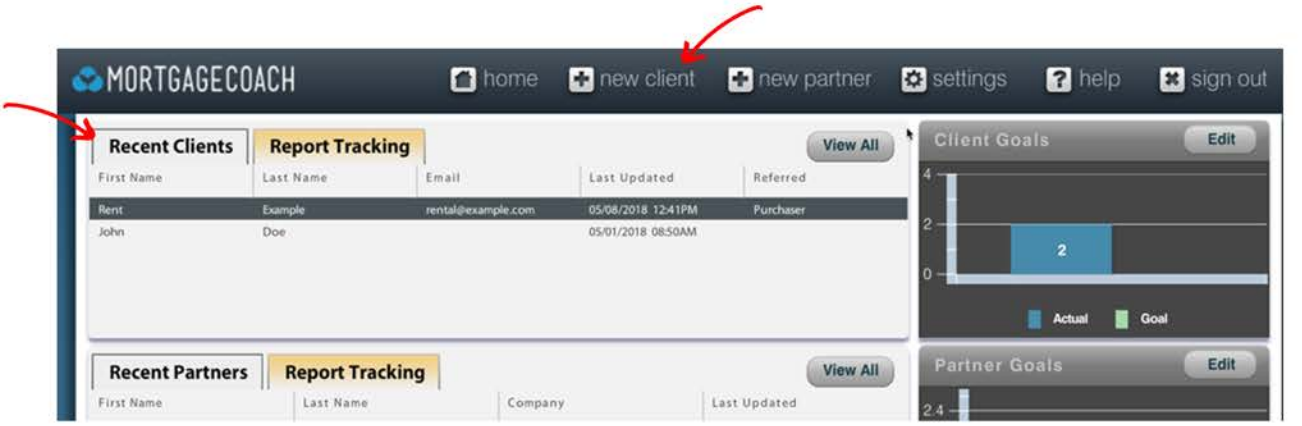
CLICK ON 

at the top right corner of the pop-up to share your report. **CHOOSE** how you would like to share your report.

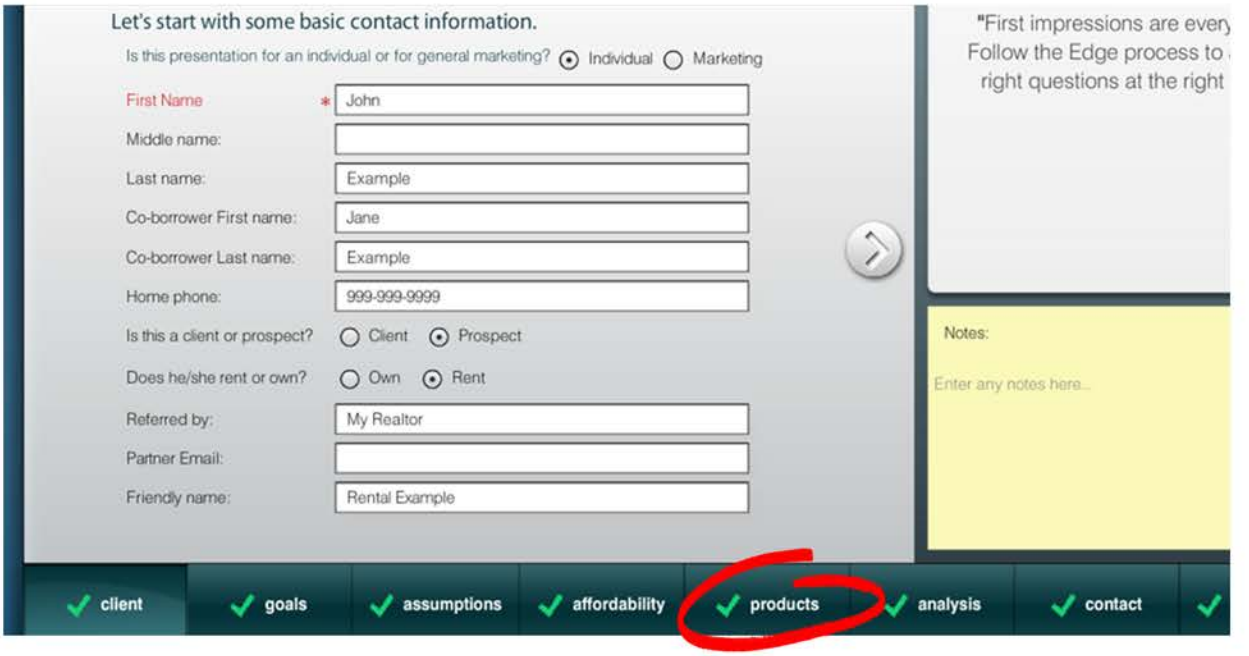


HOW TO USE THE OPTIMAL BLUE GET PRICING IMPORT FUNCTIONALITY

1 To access the Optimal Blue Get Pricing feature in Mortgage Coach, **CLICK ON NEW CLIENT** or **CLICK ON RECENT CLIENTS**.



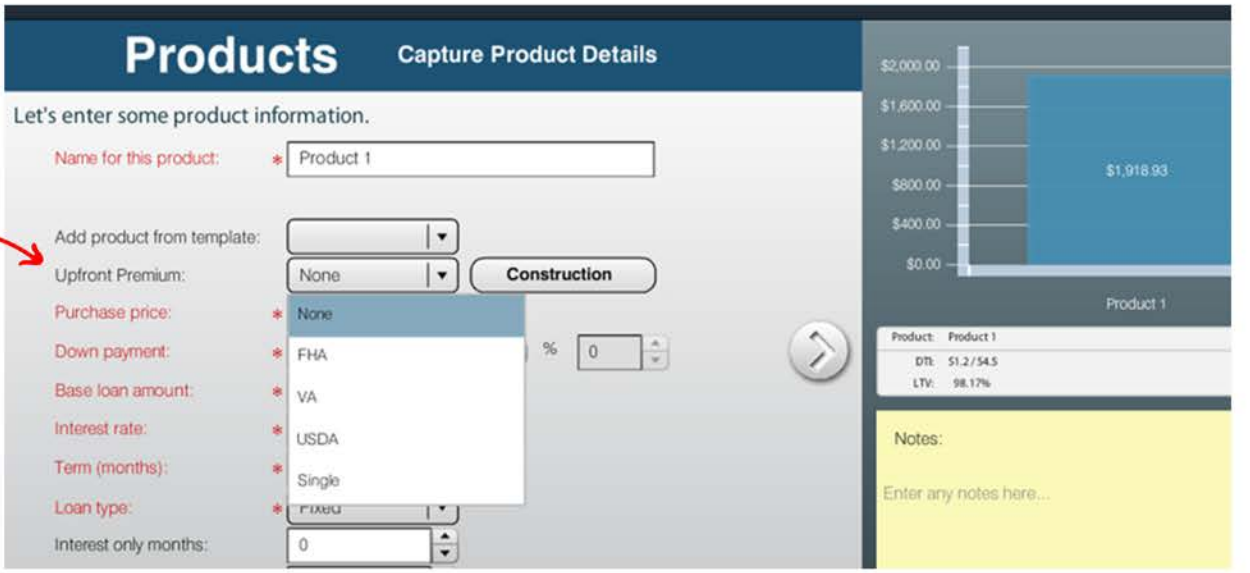
2 **CLICK ON PRODUCTS TAB** at the bottom of the screen.



3

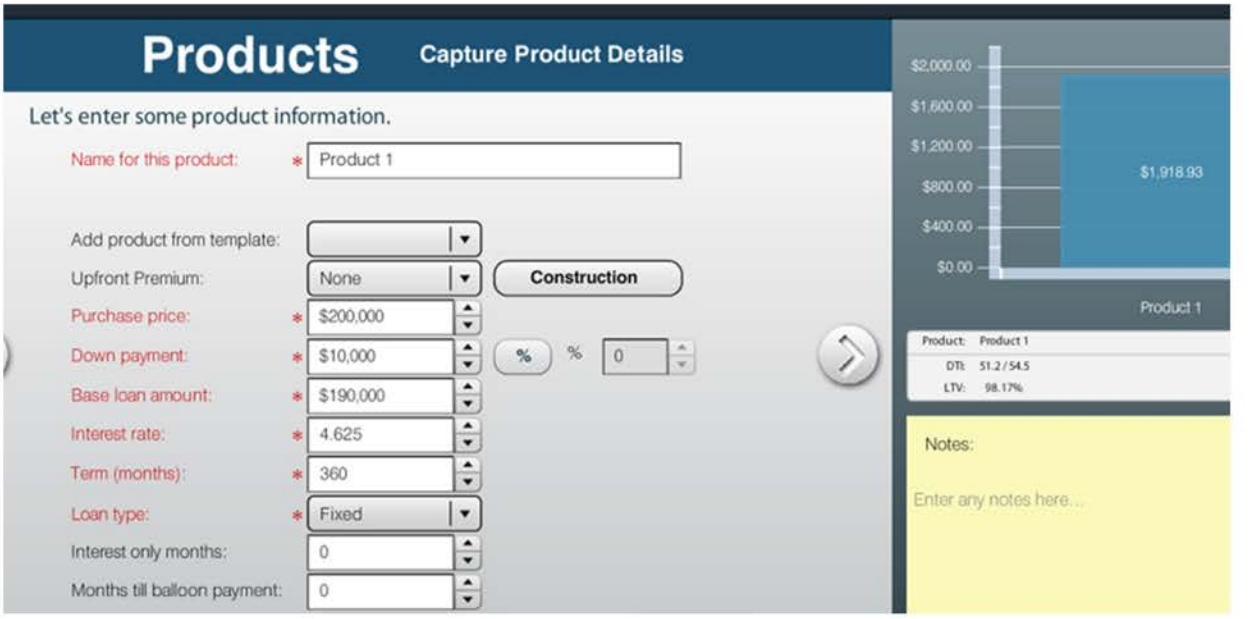
SELECT the desired product from **UPFRONT PREMIUM** dropdown to ensure you receive accurate pricing for those products.

If you are not including a product that is FHA/VA/USDA, then move to Step Four.

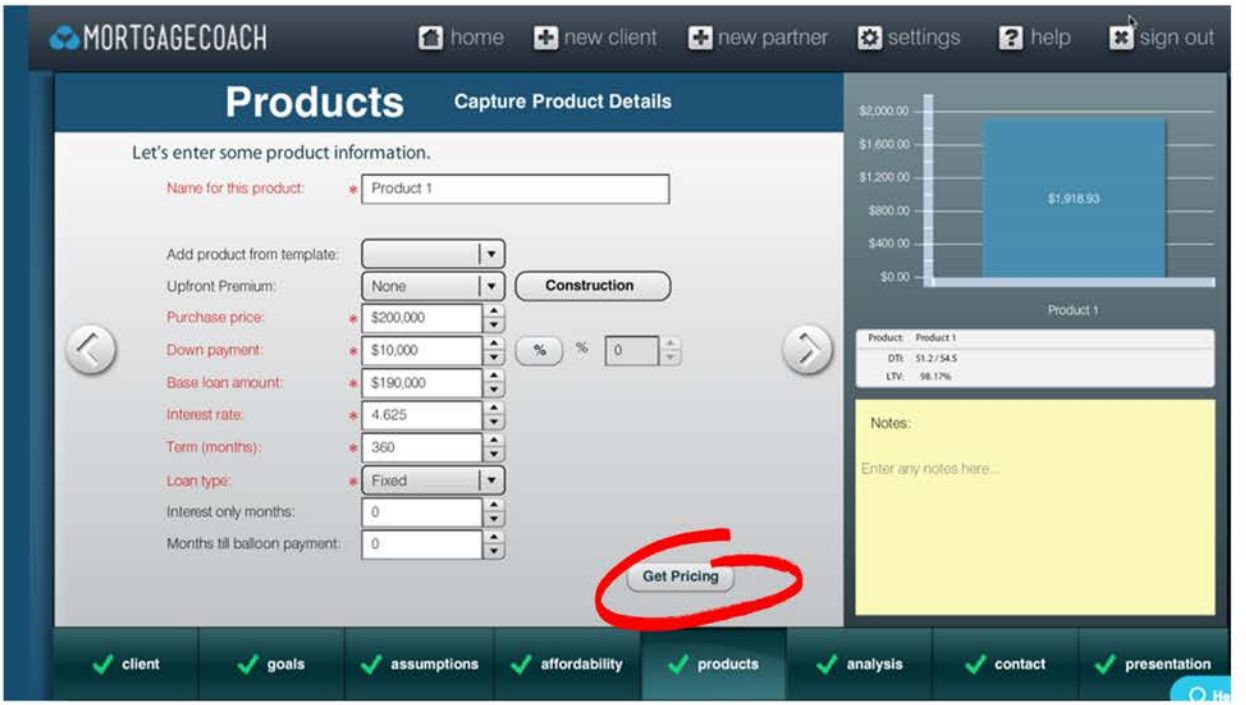


4

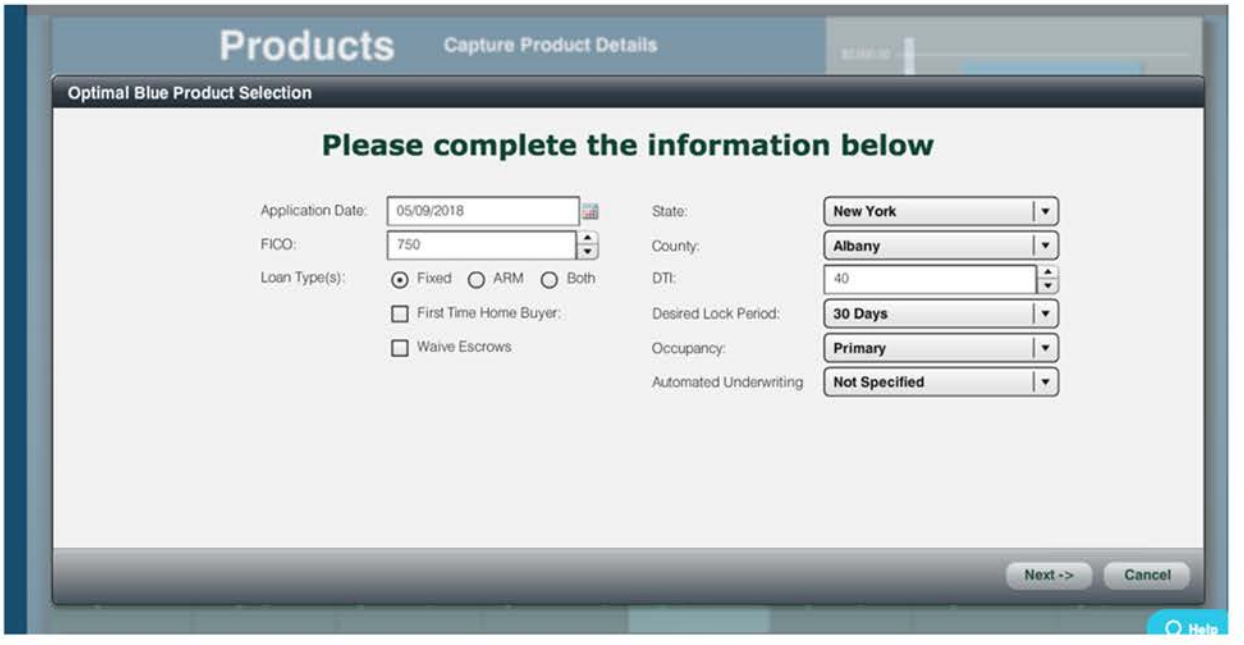
ENTER the **PURCHASE PRICE, DOWN PAYMENT, DESIRED INTEREST RATE,** and **TERMS IN MONTHS** if you want to search for a desired term.



5 CLICK GET PRICING.

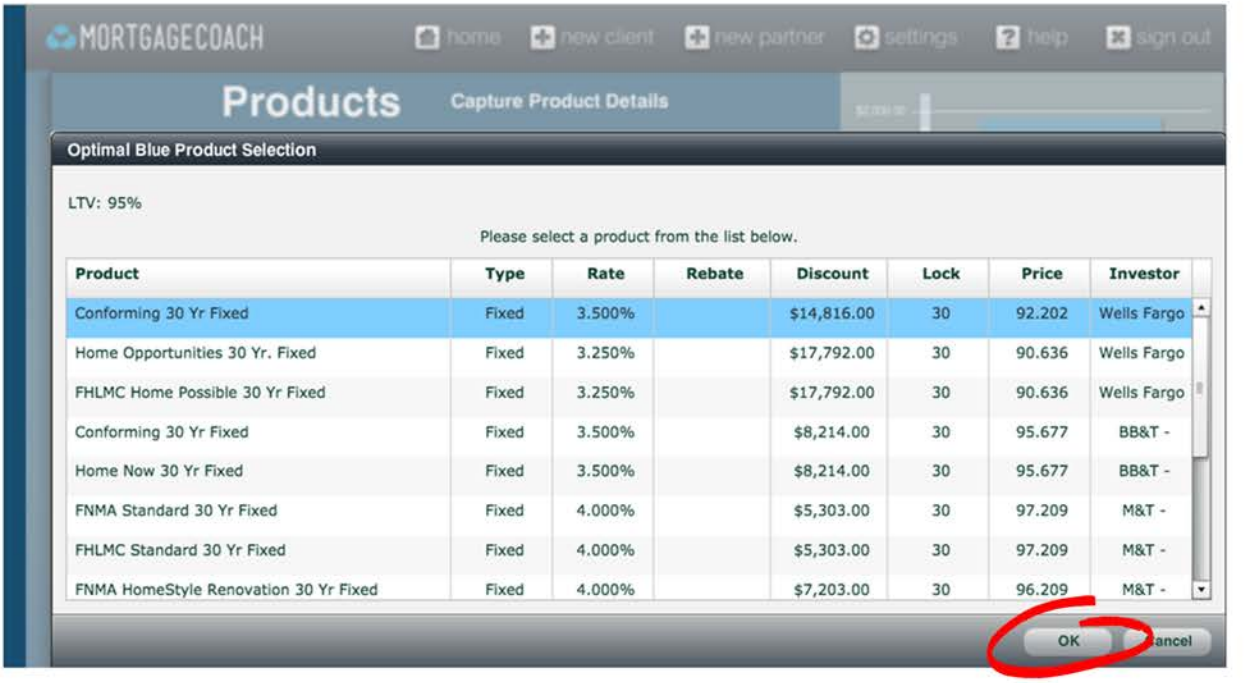


6 Note the OPTIMAL BLUE PRODUCT SELECTION message box display. **COMPLETE** or **EDIT** the required information. **CLICK** NEXT to request Optimal Blue Pricing.



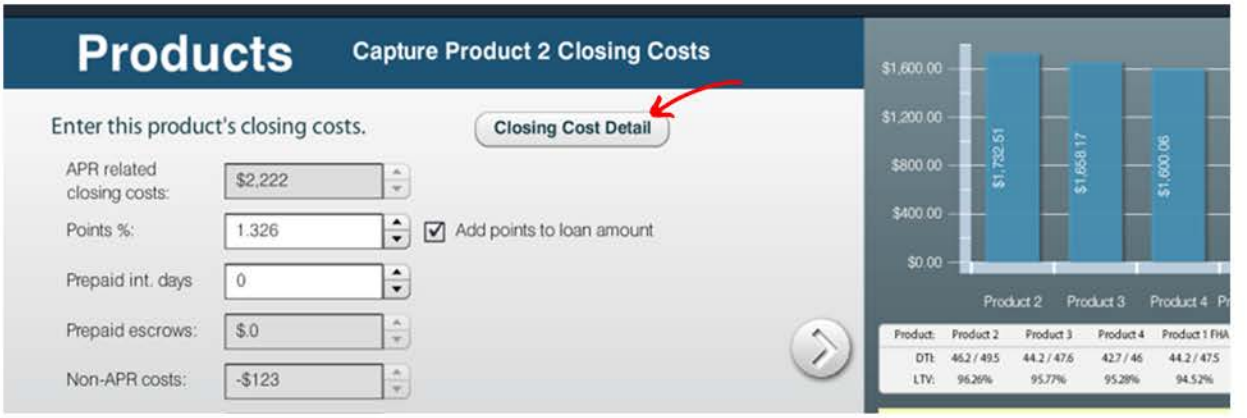
7

SELECT a product by clicking in the row of the desired product, then **CLICK** **OK**. **CLICK** any column heading to sort the column up or down.

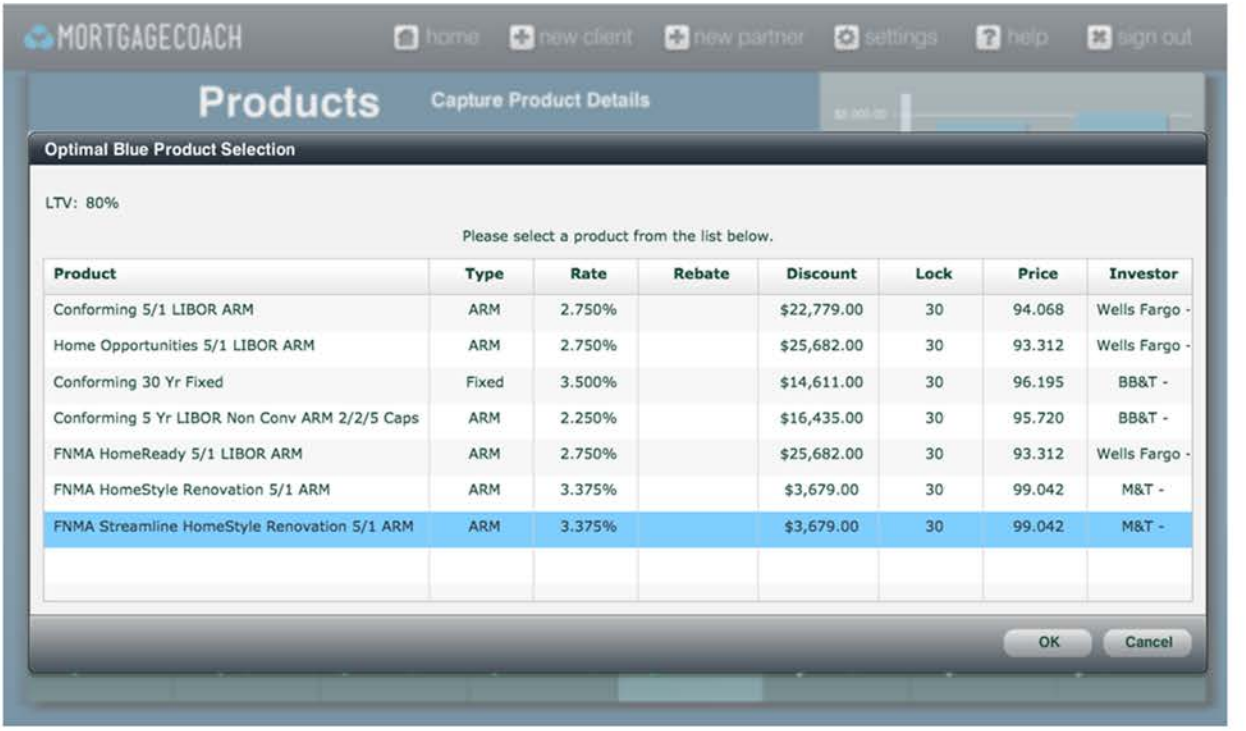


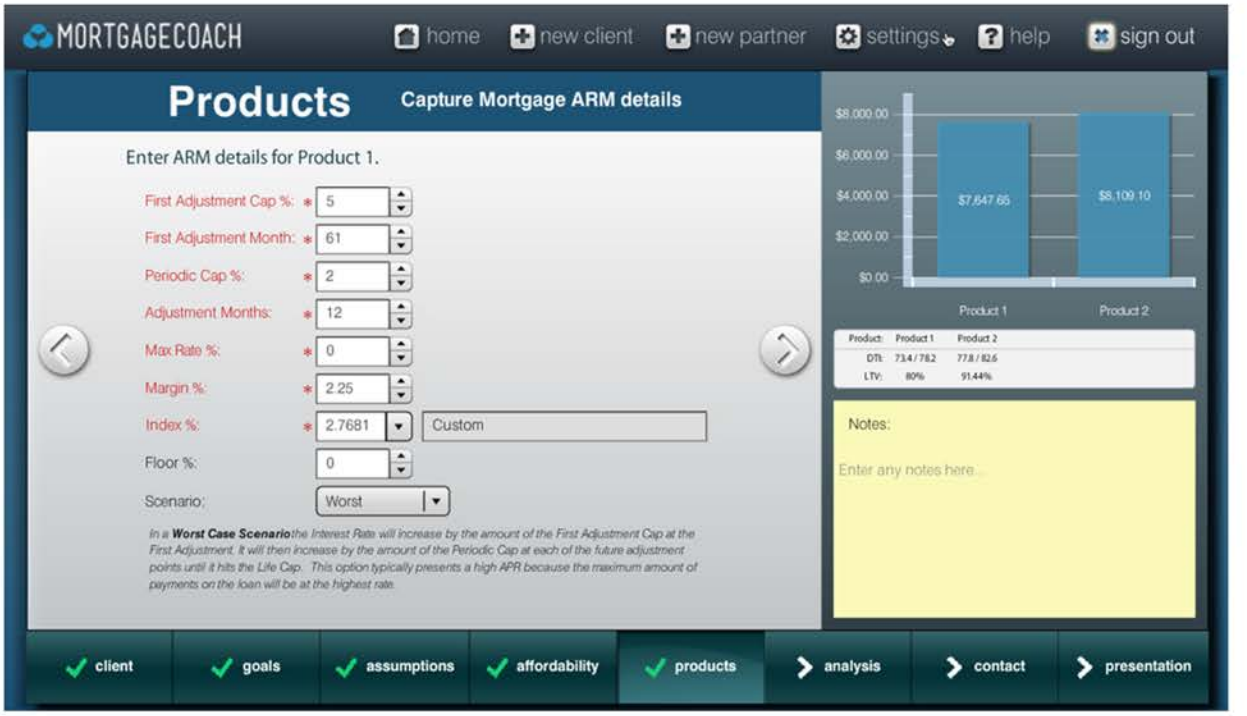
8.1

If a Fixed product is selected, then the system navitages to the Product Closing Cost screen. **CLICK** **CLOSING COST DETAIL**, if you have previously created Fee Templates. If you haven't created Fee Templates, then enter the closing costs manually.



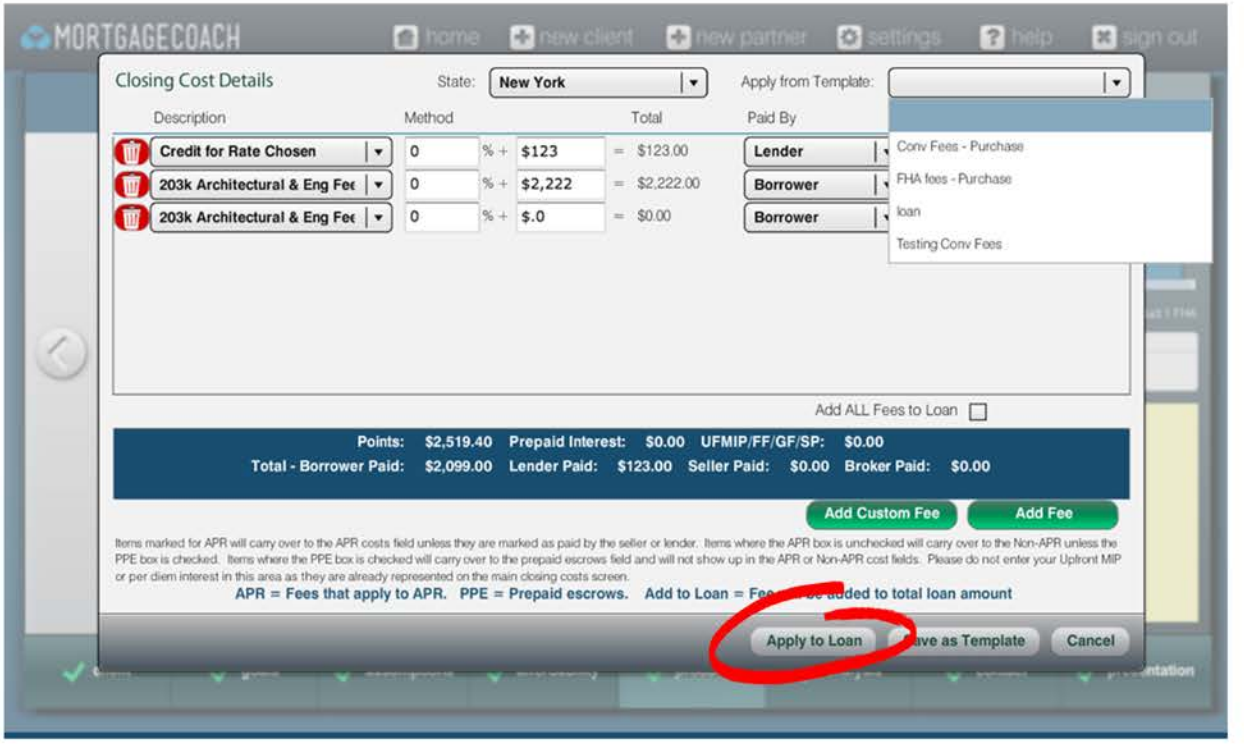
8.2 If a ARM product is selected from the Optimal Blue Product Searh, then the system navitages to the ARM detail screen. **VERIFY** or **EDIT** the **ARM** details as needed. **CLICK** the right arrow to advance to the Closing Cost Detail Screen.





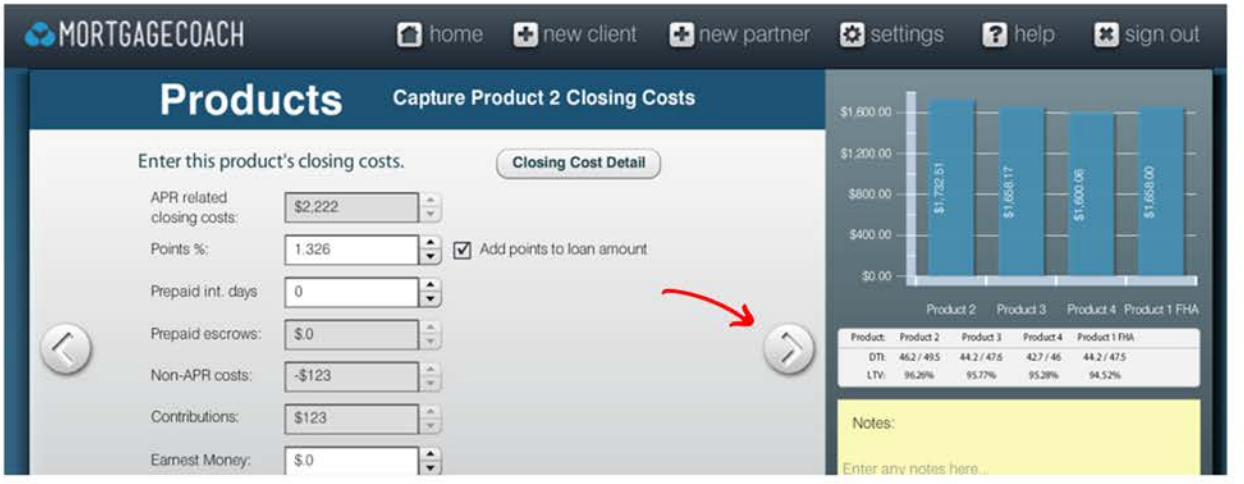
9

SELECT the appropriate Template from Apply from Template drop down. **CLICK** **APPLY TO LOAN**.



10

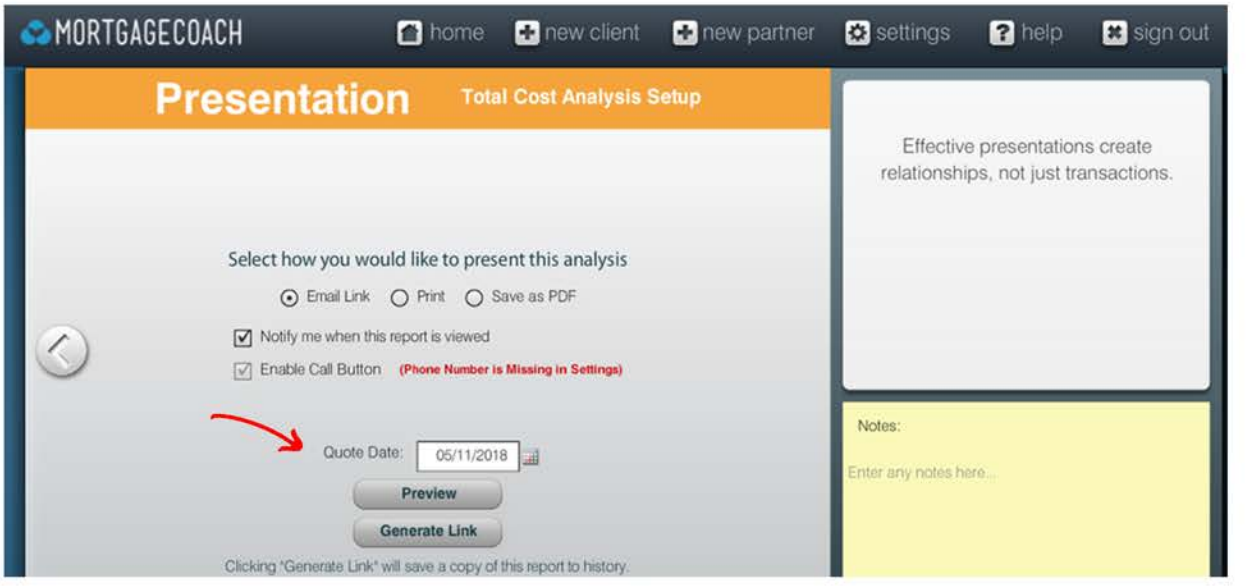
Upon Apply to Loan, return to the Closing Cost screen and should note that the fee detail has auto-populated for the product. **CLICK** right arrow to proceed.



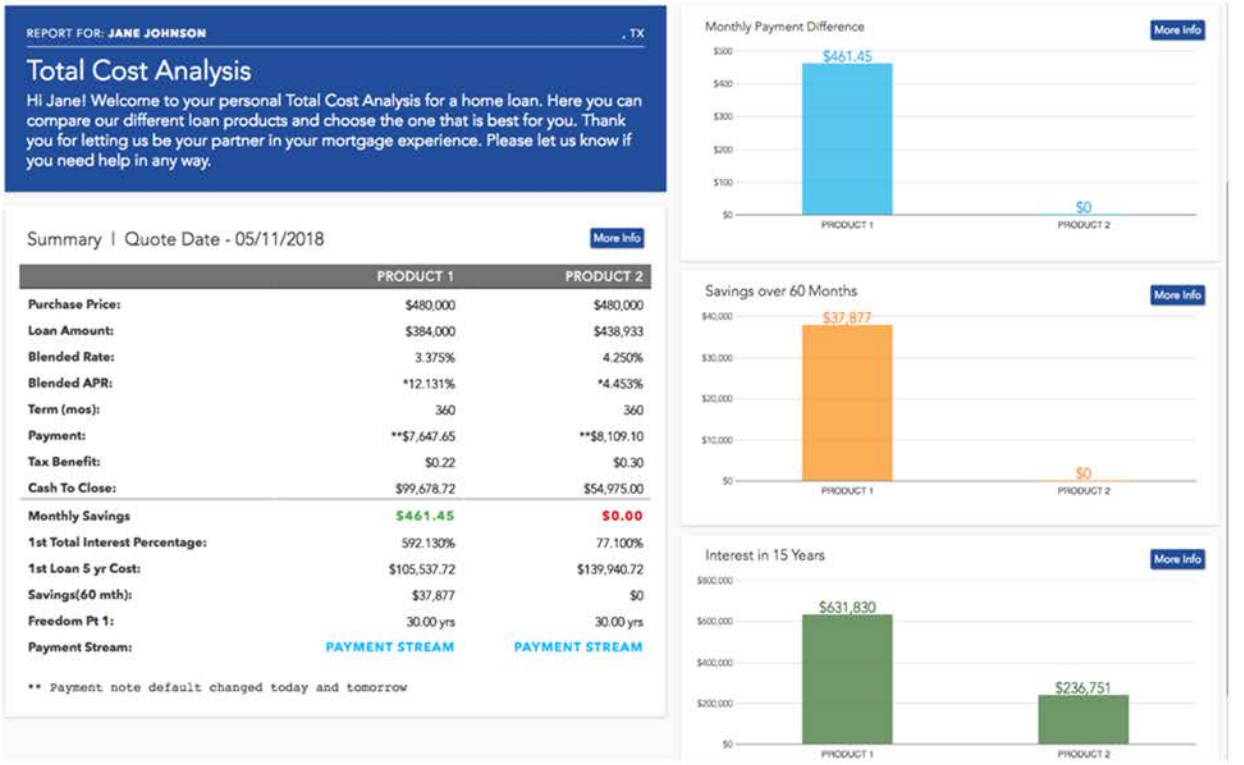
11 ENTER MONTHLY COSTS. Hover your mouse over the presentation tab then CLICK PREVIEW.



12 SELECT the QUOTE DATE from the Calendar picker. CLICK PREVIEW.



13 **VIEW** the **ANALYSIS** complete with the auto-populated, real-time pricing from Optimmal Blue.



REPORT FOR: **JANE JOHNSON** , TX

Total Cost Analysis

Hi Jane! Welcome to your personal Total Cost Analysis for a home loan. Here you can compare our different loan products and choose the one that is best for you. Thank you for letting us be your partner in your mortgage experience. Please let us know if you need help in any way.

Summary | Quote Date - 05/11/2018 More Info

	PRODUCT 1	PRODUCT 2
Purchase Price:	$480,000	$480,000
Loan Amount:	$384,000	$438,933
Blended Rate:	3.375%	4.250%
Blended APR:	*12.131%	*4.453%
Term (mos):	360	360
Payment:	**$7,647.65	**$8,109.10
Tax Benefit:	$0.22	$0.30
Cash To Close:	$99,678.72	$54,975.00
Monthly Savings	**$461.45**	**$0.00**
1st Total Interest Percentage:	592.130%	77.100%
1st Loan 5 yr Cost:	$105,537.72	$139,940.72
Savings(60 mth):	$37,877	$0
Freedom Pt 1:	30.00 yrs	30.00 yrs
Payment Stream:	PAYMENT STREAM	PAYMENT STREAM

** Payment note default changed today and tomorrow

Monthly Payment Difference More Info

Savings over 60 Months More Info

Interest in 15 Years More Info