



INTEGRATION GUIDE

Re-Submit Options

Loan Amt
190000

DTI Ratio
32

Property Zip

LTV
95

Interest Only

CLTV
0

Waive Escrows

Desired Rate
AUS

Not Specified

Loan Type(s): Conforming, FHA **Loan Term(s):** 30 Yr, 15 Yr **Amortization Type(s):** Fixed **ARM Fix**

Full(Orig)

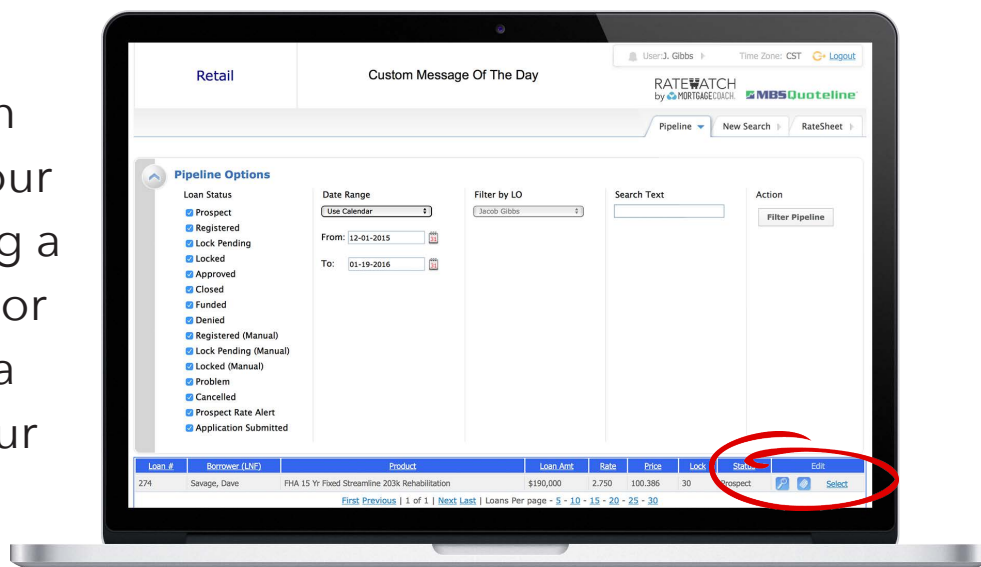
Eligible Product	Rate	Margin	APR	P&I	Closing Cost (\$)
FHA 15 Yr Fixed (202)	2.500	0.000	3.594	\$1,267	\$3,175
Conforming 15 Yr Fixed (102)	2.625	0.000	3.075	\$1,278	\$3,760
FHA 15 Yr Fixed (601)	2.750	0.000	3.846	\$1,289	\$0
FHA 15 Yr Fixed Limited (Streamline) 203k Rehabilitation (1612)	2.750	0.000	3.846	\$1,289	\$2,238
FHA 15 Yr Fixed 203k Rehabilitation (612)	2.750	0.000	3.846	\$1,289	\$3,426



HOW TO USE THE OPTIMAL BLUE INTEGRATION WITH MORTGAGE COACH

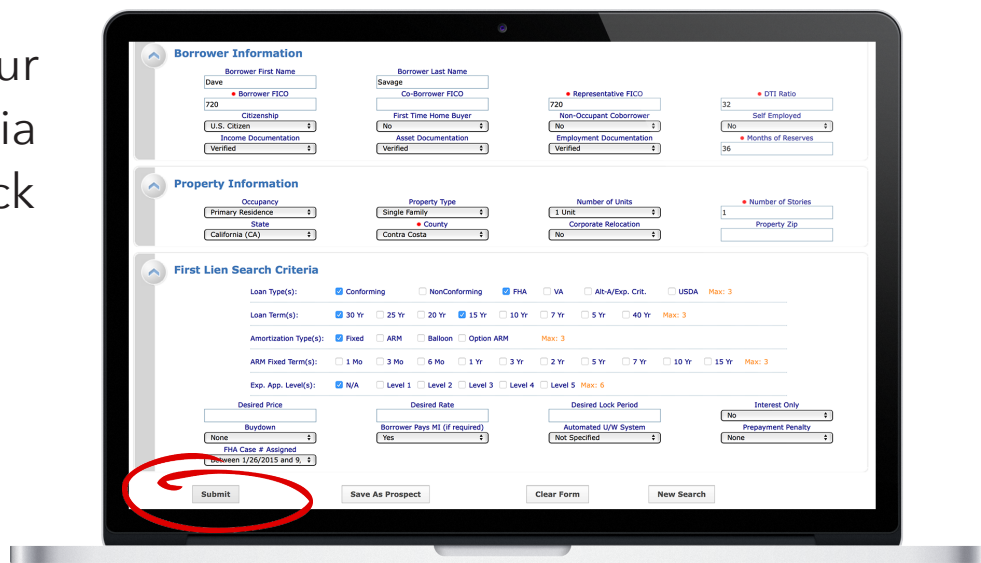
1

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



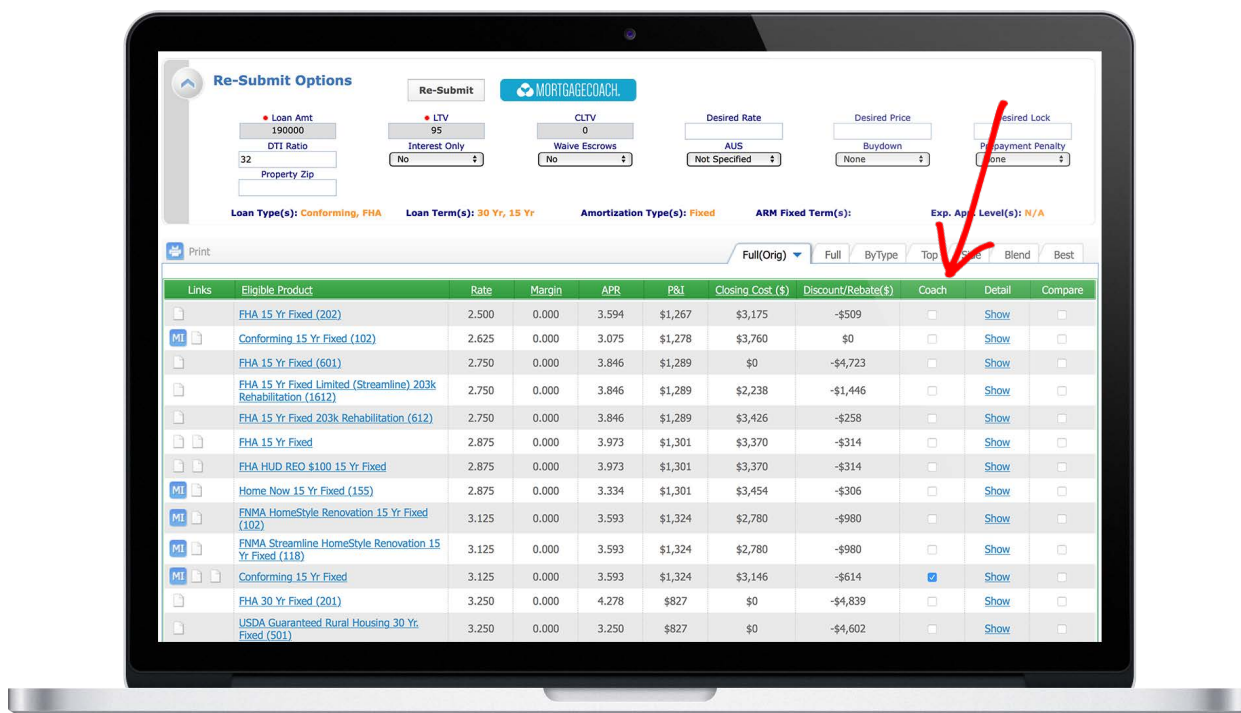
2

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



3

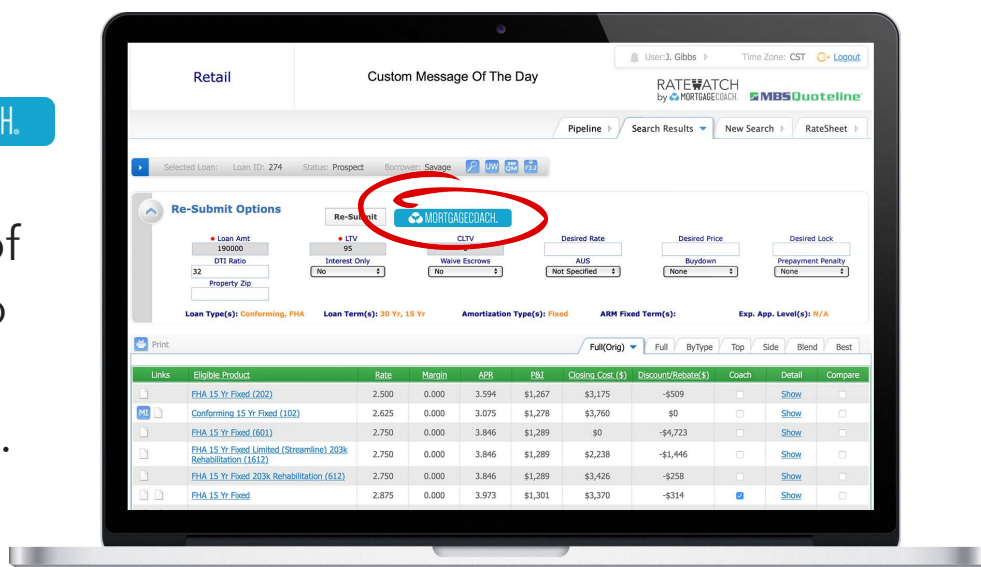
In the **COACH** column,
CHECK the boxes of the loans you want to compare.



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.



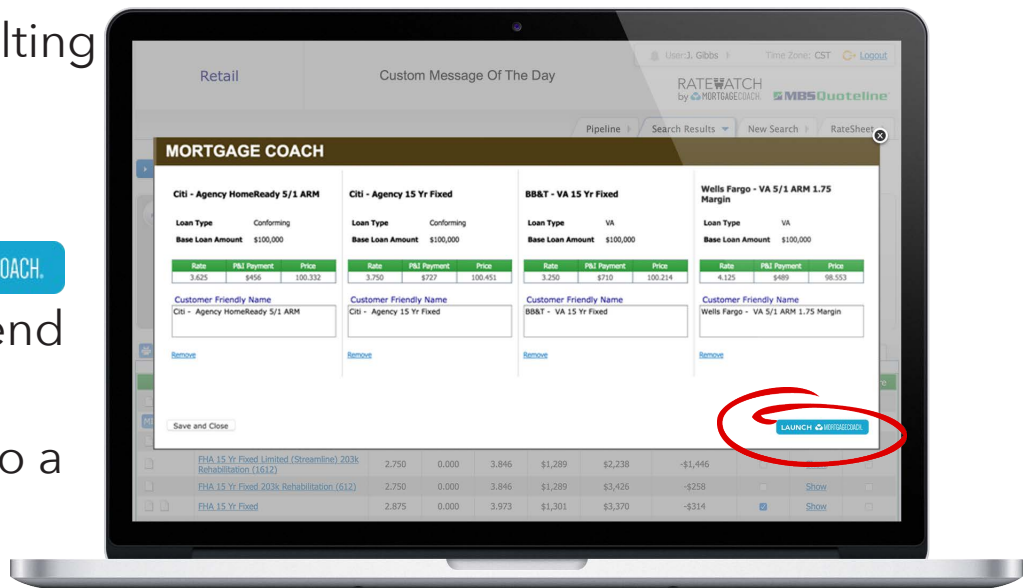
5

On the resulting pop-up,

CLICK the

LAUNCH  **MORTGAGECOACH.**

button to send the queued loans over to a TCA.

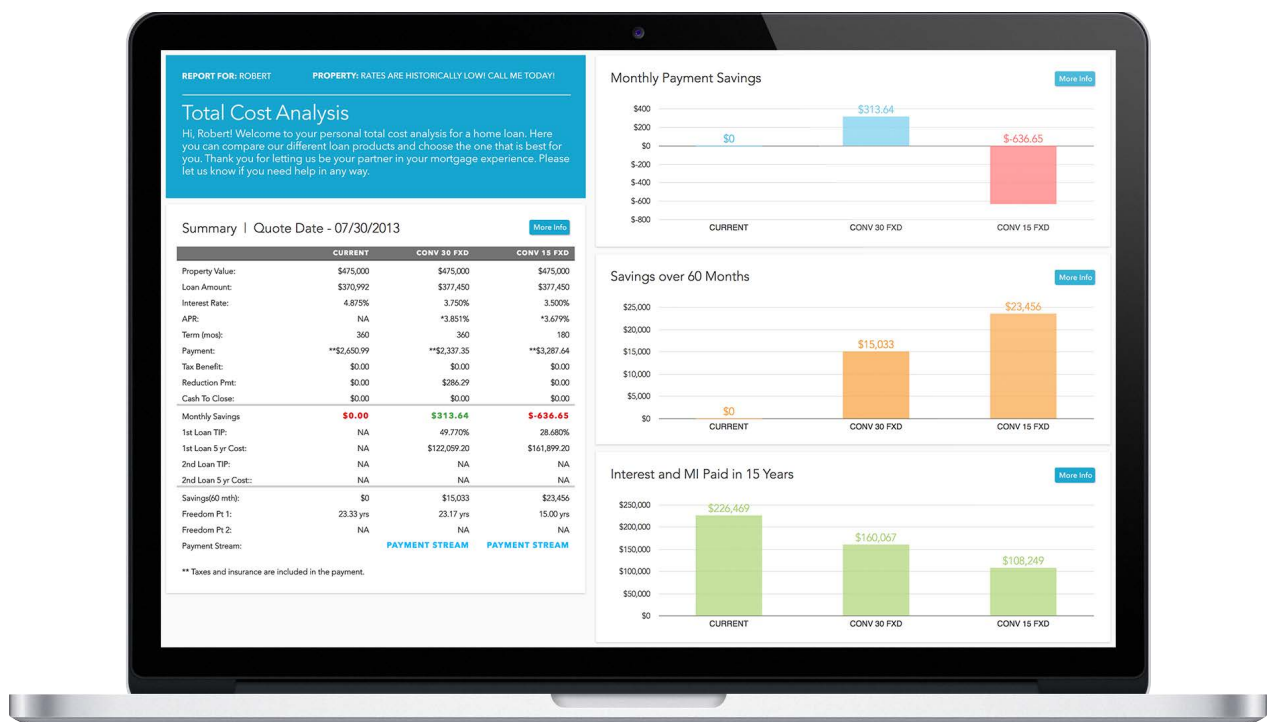


Use the **FRIENDLY NAME FIELD** to edit the names that will be used on your TCA. **CLICK** the **REMOVE** link beneath each item to remove the option from the queue.

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

6

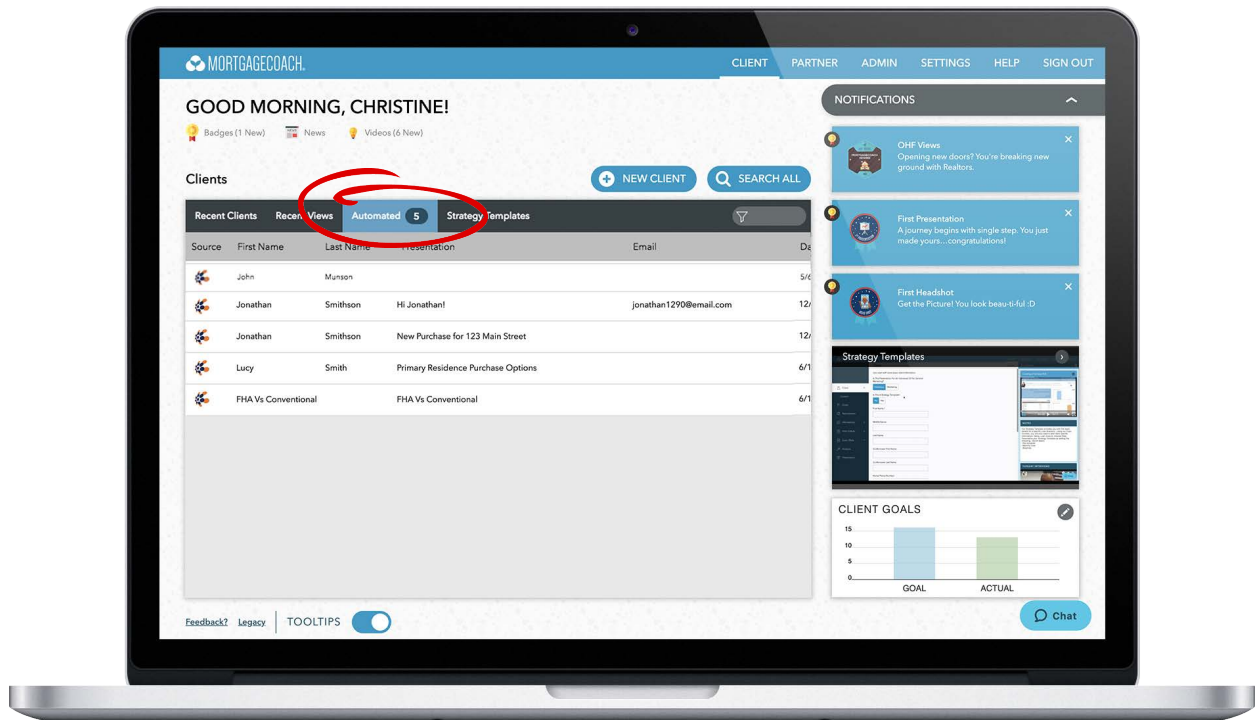
Your browser will open your Mortgage Coach presentation in a new window or tab.



7

TO VIEW & EDIT YOUR PRESENTATION, login to your Mortgage Coach account.

CLICK the **AUTOMATED** tab.

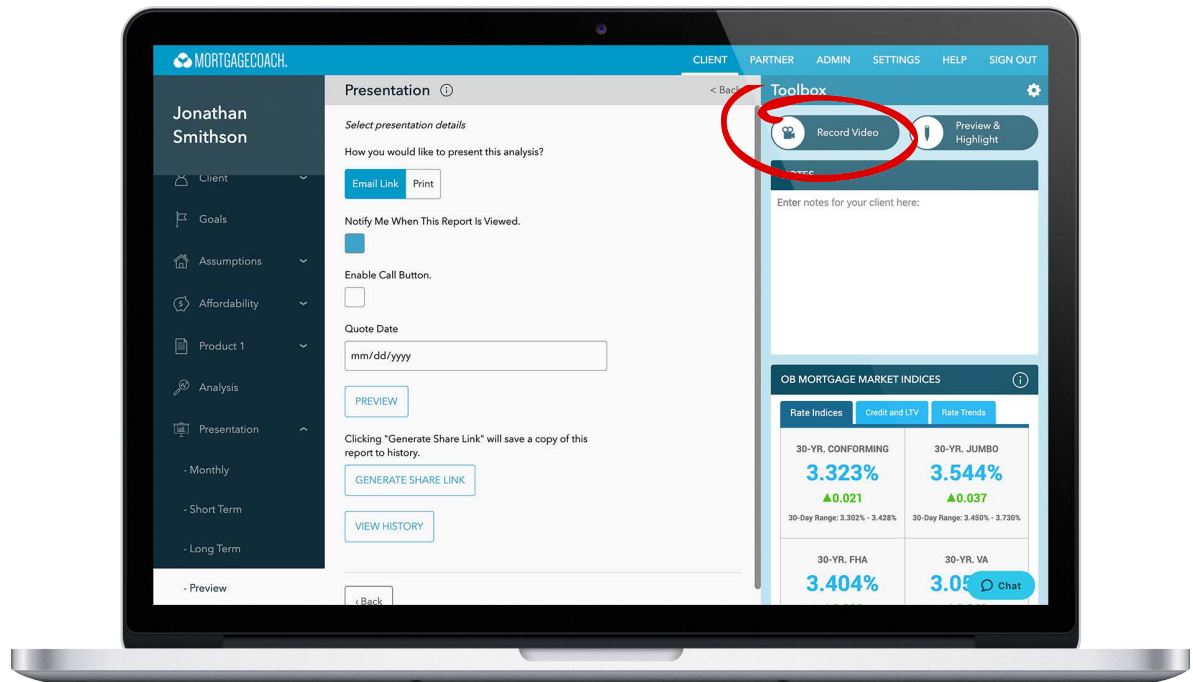


DOUBLE-CLICK your client name to add and edit more information.

Once you click on your client report from Optimal Blue under the Automated Tab, you can find the client report in the **RECENT CLIENTS** tab also.

8

TO ADD A VIDEO, CLICK the **RECORD VIDEO** button in your client report, in the menu on the right.



9

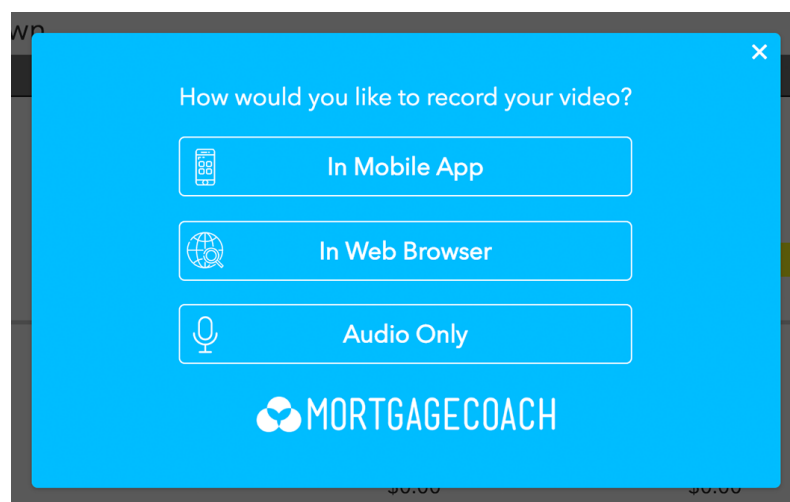
On the resulting page, **CLICK** how you would like to record your video.

IN MOBILE APP:

Open Mortgage Coach on your phone and start recording.

IN WEB BROWSER:

Begin recording with your computer camera.

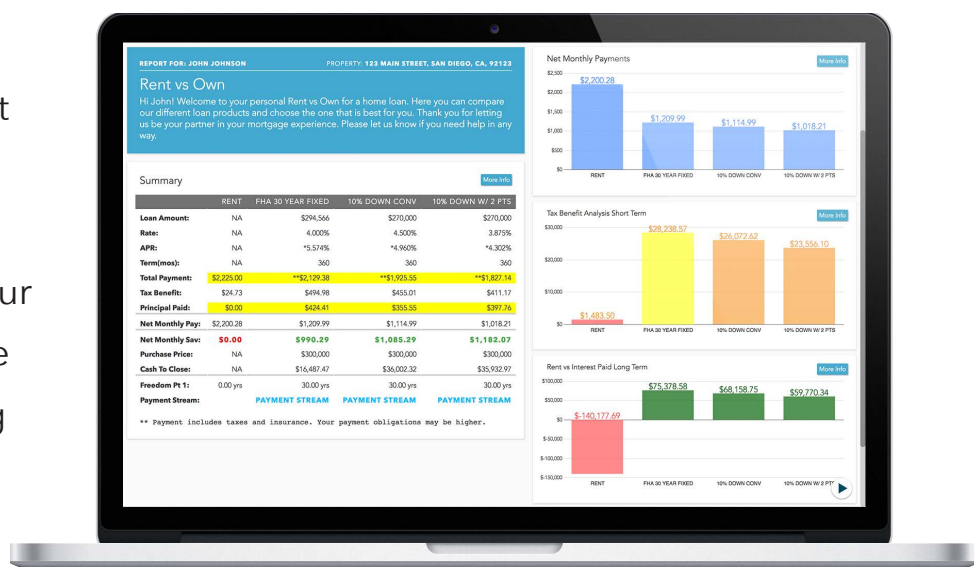


10

TO HIGHLIGHT IN REAL-TIME,
CLICK **PREVIEW & HIGHLIGHT** in the
 Toolbox on the right hand panel in
 your client record.




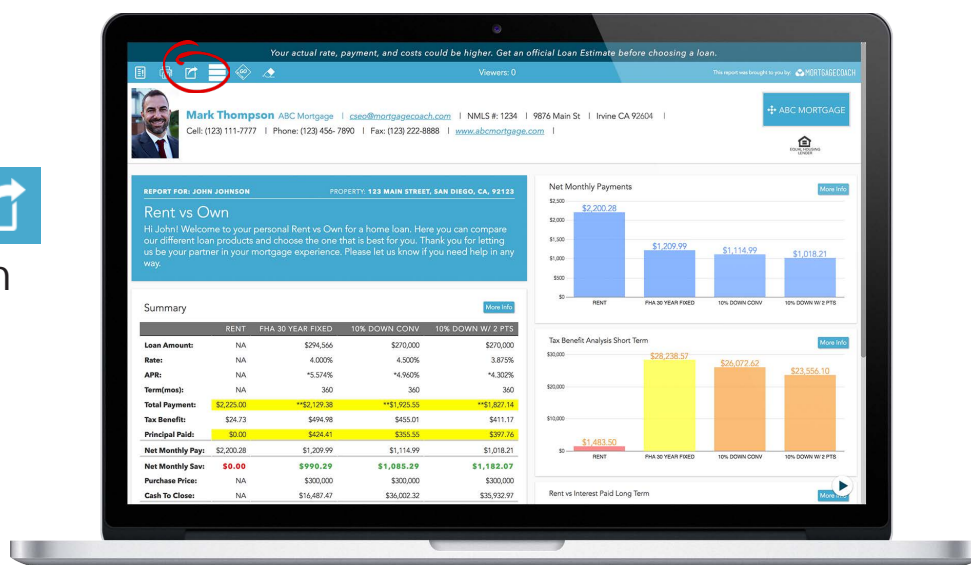
Click on different
 fields you would
 like to highlight.
 As you do so, your
 client will see the
 same happening
 on their device.



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

11

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.



GET PRICING MANUAL

Sprint 3:10 PM 100%

MORTGAGECOACH

ORDABILITY PRODUCTS ANALYSIS

Interest Rate % * 4.250

Terms (months) * 360

Loan Type * Fixed ARM

Interest only months 0

Months till balloon payment 0

Construction

Get Pricing by optimalblue

Back Next

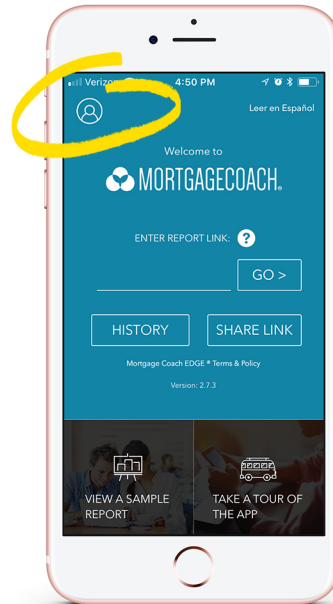
How to Use the Optimal Blue Get Pricing Functionality on Mobile

1

CLICK

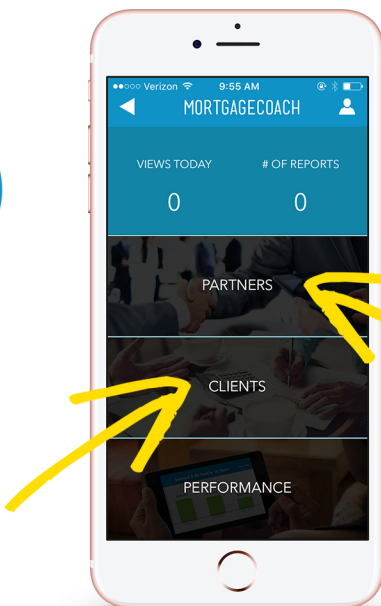


at the top left corner of the home screen.



2

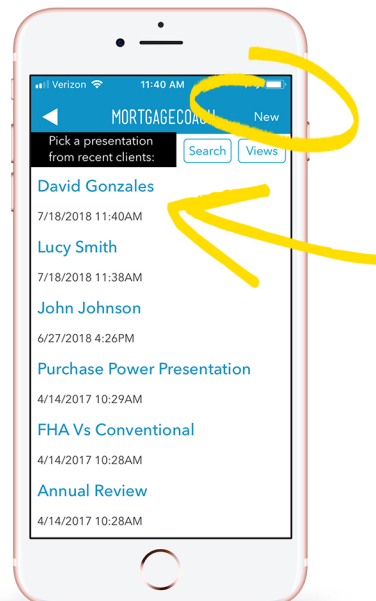
SIGN IN and then
CLICK ON CLIENTS
or PARTNERS.



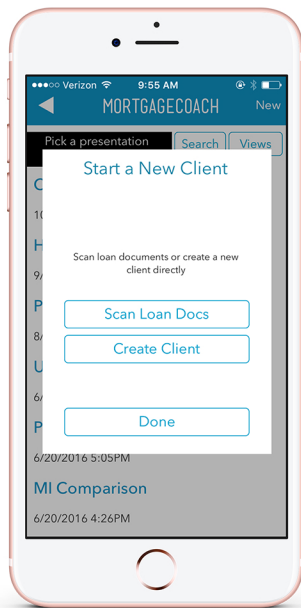
3

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.**

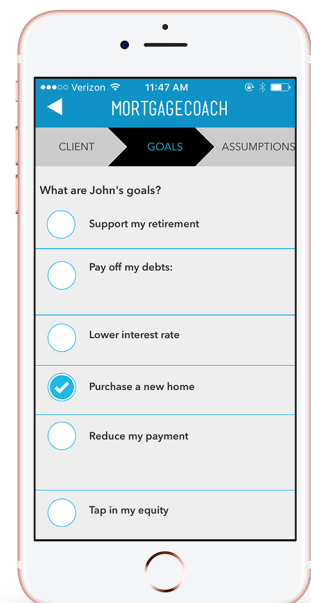
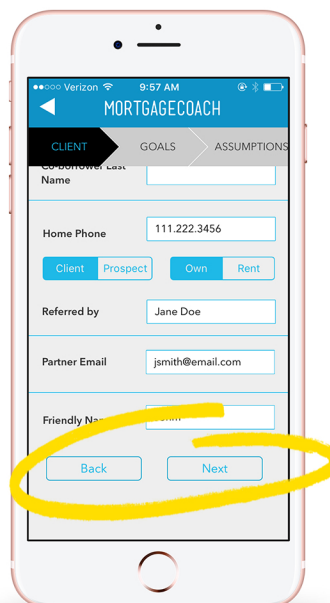
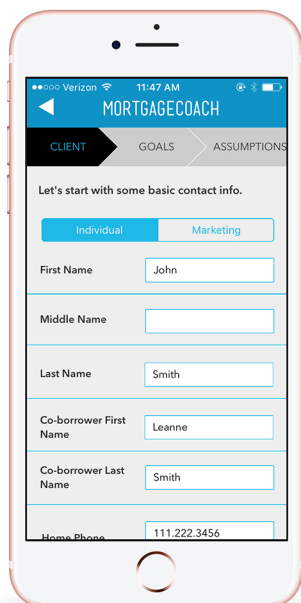
This will create a new client and allow you to fill in the client information.

5

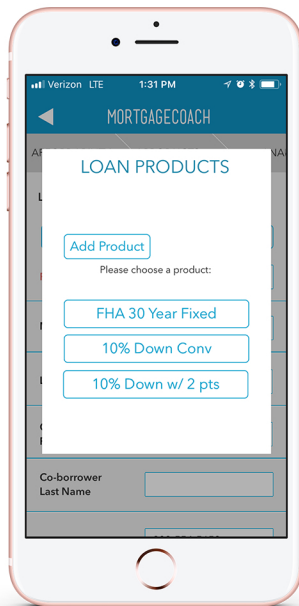
FILL OUT the fields as you move through the tabs.

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

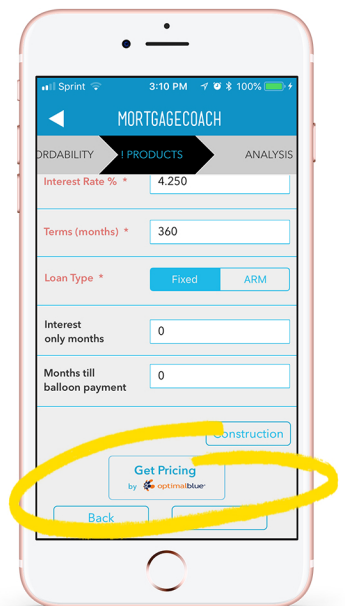


Under the **PRODUCTS** tab,
CLICK **ADD PRODUCT** or
CHOOSE from the
list of products.

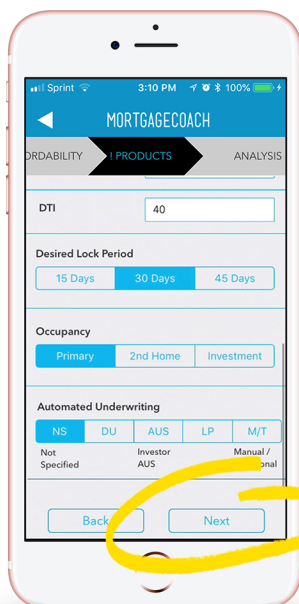
7

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.

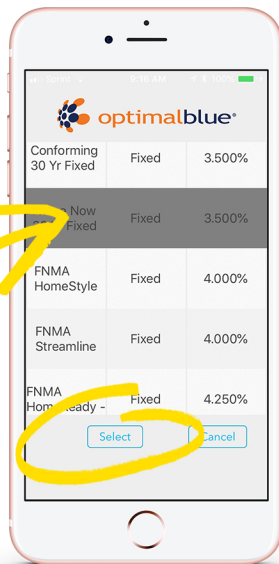


8



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

9



HIGHLIGHT your loan option.
CLICK **SELECT**.

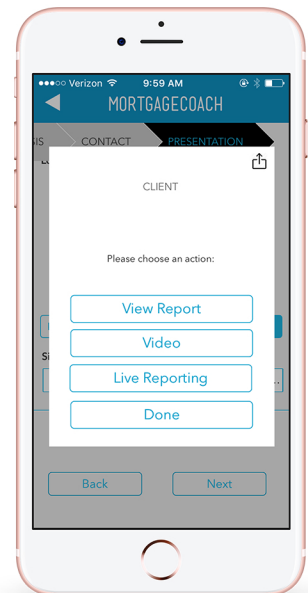
Your rate and discount/rebate will be added to your loan.

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.

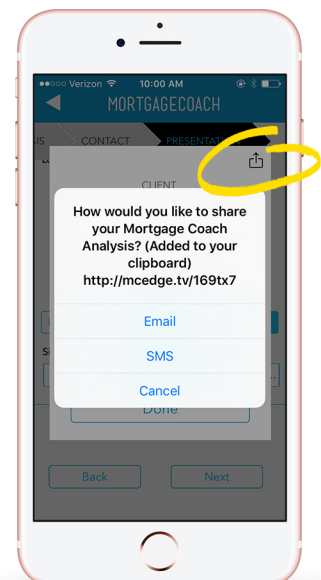


11

CLICK ON



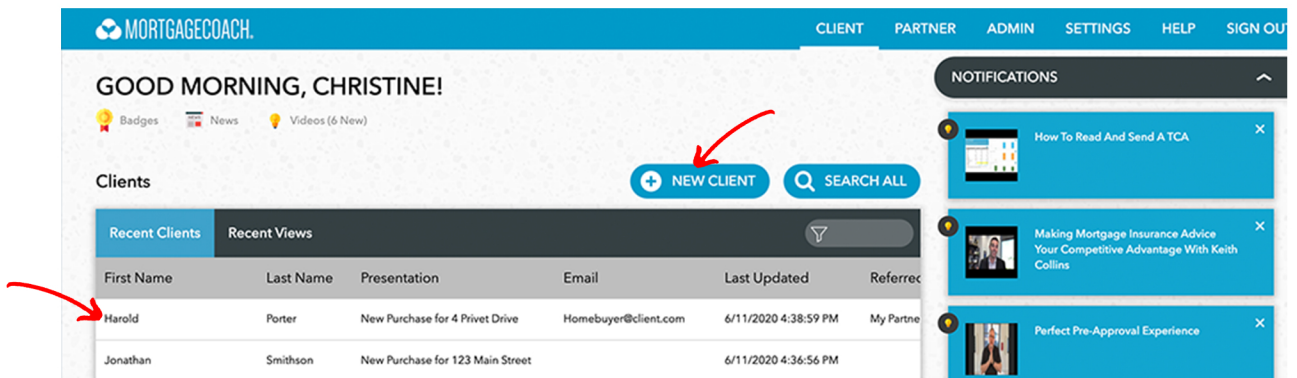
at the top right corner of the pop-up to share your report. **CHOOSE** how you would like to share your report.



How to use the Optimal Blue Get Pricing Import Functionality

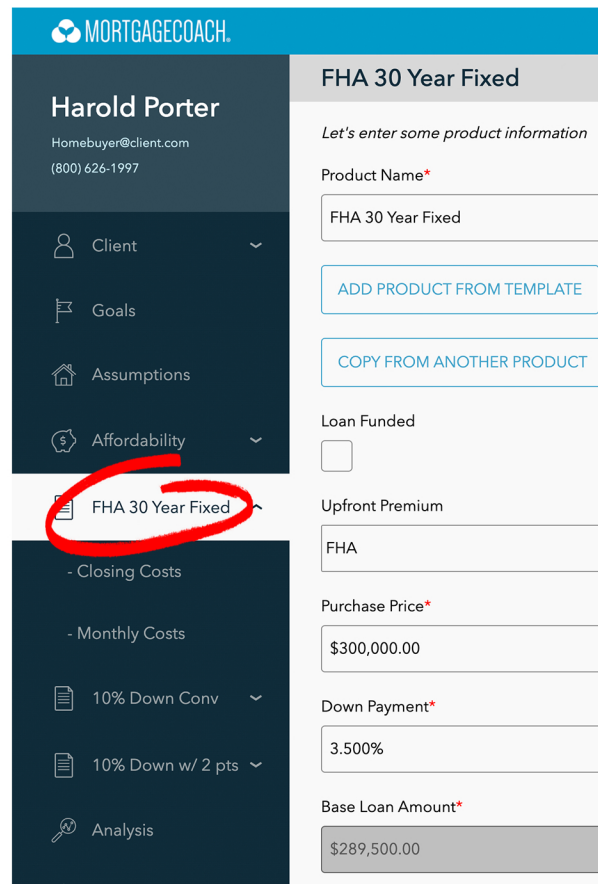
1

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



2

CLICK ON a loan product on the left menu bar.



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.

Monthly Payment

Product	Monthly Payment
FHA 30 YEAR FIXED	\$2,129.38
10% DOWN CONV	\$1,925.55
10% DOWN w/ 2 PTS	\$1,827.14

Upfront Premium

- None
- FHA**
- VA
- USDA
- Single

Loan Funded

Points

Product	Points
FHA 30 YEAR FIXED	\$0.00
10% DOWN CONV	\$0.00
10% DOWN w/ 2 PTS	\$0.00

4

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

Purchase Price*

\$300,000.00

Down Payment*

3.500%

Base Loan Amount*

\$289,500.00

Interest Rate*

4.000%

Term (Months)*

360

Loan Type*

Fixed

Interest Only Months

0

Months Till Balloon Payment

0

Loan Details

Product	LTV	Points	Prepaid Int. Amount	Cash to Close
FHA 30 Year Fixed	98.190%	\$0.00	\$484.22	\$16,487.47
10% DOWN CONV	90.000%	\$0.00	\$499.32	\$36,002.32
10% DOWN w/ 2 PTS	90.000%	\$0.00	\$429.97	\$35,932.97

5

CLICK GET PRICING.

The screenshot shows the MortgageCoach interface for a 30 Year Fixed loan. The left sidebar lists navigation options: Client, Goals, Assumptions, Affordability, 30 Year Fixed (selected), Closing Costs, Monthly Costs, Analysis, and Presentation. The main form fields include:

- Interest Rate*: 3.250%
- Term (Months)*: 360
- Loan Type*: Fixed
- Interest Only Months: 0
- Months Till Balloon Payment: 0
- Buttons: CONSTRUCTION, **Get Pricing** (circled in red), and by Optimal Blue.
- Navigation: < Back, Next >

6

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

The screenshot shows the Optimal Blue Product Selection form with the following fields:

- Select Your Optimal Blue User: Integrations LO - Mortgage Coach
- State*: California
- Application Date: 06/11/2020
- County*: Los Angeles
- FICO*: 750
- DTI*: 40
- Loan Type(S): Fixed (selected), ARM, Both
- Desired Lock Period In Days*: 15
- First Time Home Buyer: ☐
- Waive Escrows: ☐
- Occupancy: Primary
- Desired Price: 0
- Automated Underwriting: Not Specified
- Property Type: Single Family
- Number Of Units: One Unit
- Buttons: NEXT, CANCEL

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.

Optimal Blue Product Selection

Please select a product from the table below

LTV: 80%

Product	Type	Rate	Lock	Price	Investor	Discount	Rebate
Conforming 30 Yr Fixed	Fixed	3.250%	15	100.10	Wells Fargo -	\$0	\$428
Home Opportunities 30 Yr Fixed	Fixed	3.250%	15	100.24	Wells Fargo -	\$0	\$968
FHLMC Home Possible 30 Yr Fixed	Fixed	3.250%	15	100.24	Wells Fargo -	\$0	\$968
Conforming 30 Yr Fixed	Fixed	3.250%	15	103.87	Truist fka BB&T -	\$0	\$15,492
FHLMC Home Possible 30 Yr Fixed	Fixed	3.250%	15	103.08	Truist fka BB&T -	\$0	\$12,332
FNMA Standard 30 Yr Fixed	Fixed	3.250%	15	102.49	M&T -	\$0	\$9,988
FHLMC Standard 30 Yr Fixed	Fixed	3.250%	15	102.49	M&T -	\$0	\$9,988
FNMA HomeStyle Renovation 30 Yr Fixed	Fixed	3.250%	15	102.12	M&T -	\$0	\$8,488
FNMA HomeStyle Renovation 30 Yr Fixed	Fixed	3.250%	15	103.13	M&T -	\$0	\$8,488

SEARCH ID: 2075652209E1591923652

BACK OK CANCEL

8.1

If a Fixed product is selected, then the system navigates 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.

MORTGAGECOACH. CLIENT PARTNER

Harold Porter
Homebuyer@client.com
(800) 626-1997

Client Goals Assumptions

FHA 30 Year Fixed

Enter this product's closing costs

CLOSING COST DETAIL

APR Related Closing Costs
\$2,126.50

Points
0.000%

Add Points To Loan Amount

Monthly Payment
\$2,129.38
FHA 30 YEAR FIXED

8.2

If a ARM product is selected from the Optimal Blue Product Search, then the system navigates 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.

Optimal Blue Product Selection

Please select a product from the table below
LTV: 83.33%

Product	Type	Rate	Lock	Price	Investor	Discount	Rebate
Conforming 5/1 LIBOR ARM	ARM	2.875%	15	99.44	Wells Fargo -	\$1,388	\$0
Conforming 7/1 LIBOR ARM	ARM	2.750%	15	99.15	Wells Fargo -	\$2,102	\$0
Conforming 10/1 LIBOR ARM	ARM	2.875%	15	98.35	Wells Fargo -	\$4,125	\$0
Home Opportunities 5/1 LIBOR ARM	ARM	2.875%	15	98.93	Wells Fargo -	\$2,652	\$0
Conforming 30 Yr Fixed	Fixed	2.750%	15	102.44	Truist fka BB&T -	\$0	\$6,112
Conforming 3 Yr LIBOR Non Conv ARM 2/5 Caps	ARM	4.625%	30	98.89	Truist fka BB&T -	\$2,765	\$0
Conforming 7 Yr LIBOR Non Conv ARM 5/2/5 Caps	ARM	3.750%	30	100.14	Truist fka BB&T -	\$0	\$355
Conforming 10 Yr LIBOR Non Conv ARM 5/2/5 Caps	ARM	3.875%	30	100.00	Truist fka BB&T -	\$0	\$20

SEARCH ID: 2080190146E1592241356
BACK
OK
CANCEL

MORTGAGECOACH
CLIENT
PARTNER
SETTINGS
HELP
SIGN OUT

Jess Smith

jess@msn.com

(909) 464-0207

Client

Goals

Assumptions

Affordability

Conforming 10/1 ...

- Arm Detail

- Closing Costs

- Monthly Costs

20 Year Fixed

Analysis

Presentation

Conforming 10/1 LIBOR ARM

Enter ARM details for Conforming 10/1 LIBOR ARM

First Adjustment Cap*

5.000%

First Adjustment Month*

0

Periodic Cap*

2.000%

Adjustment Months*

12

Max Rate*

7.875%

Margin*

2.250%

Index

0.593%

Custom

Floor

Monthly Payment

\$2,326.24

\$2,860.11

CONFORMING 10/1 LIBOR ARM

20 YEAR FIXED

	Conforming 10/1 LIBOR ARM	20 Year Fixed
TOTAL LOAN AMOUNT:	\$400,000	\$400,000
DTI:	26.2 / 26.6	32.2 / 32.6
LTV:	80.000%	80.000%
POINTS:	\$7,600.00	\$-428.00
PREPAID INT. AMOUNT:	\$315.07	\$315.07
CASH TO CLOSE:	\$117,335.07	\$109,307.01

Chat

9

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

Closing Cost Details

State: Select From Template:

Description	Method	Total	Paid By	APR	PPE	Add to Loan
Appraisal Fee	\$650.00 + 0.000%	\$650.00	Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Report	\$35.00 + 0.000%	\$35.00	Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lender's Title Insurance	\$0.00 + 0.040%	\$160.00	Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notary Fee	\$0.00 + 0.050%	\$200.00	Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Doc Prep Fee	\$150.00 + 0.000%	\$150.00	Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tax Service Fee	\$100.00 + 0.000%	\$100.00	Borrower	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Origination	\$0.00 + 1.000%	\$4,000.00	Borrower	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Add All Fees To Loan ☐

Points: \$7,600.00 Prepaid Interest: \$315.07 UFMIP/FF/GF/SP: \$0.00 Borrower Paid: \$17,335.07
 Lender Paid: \$0.00 Seller Paid: \$0.00 Broker Paid: \$0.00 Earnest Money: \$0.00 MIP Paid In Cash: \$0

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** **NEXT** at the bottom of the page proceed.

11

ENTER MONTHLY COSTS.

MORTGAGECOACH. CLIENT PARTNER SETTINGS HELP SIGN OUT

Jess Smith
jess@msn.com
(909) 464-0207

Client
Goals
Assumptions
Affordability
Conforming 30 Yr ...
- Closing Costs
- Monthly Costs
20 Year Fixed
Analysis
Presentation

Conforming 30 Yr Fixed

Now let's enter the monthly costs.

HOA Dues
\$0.00

Hazard insurance percent
\$145.83 0.350% %

Property Tax Percent
\$520.83 1.250% %

Other: \$0.00

Mortgage Insurance Amount
\$0.00 0.000% \$

GET MI PRICING

MI Cutoff
0.000%

Minimum MI Months
0

Monthly Payment

	Conforming 30 Yr Fixed	20 Year Fixed
TOTAL LOAN AMOUNT:	\$400,000	\$400,000
DTI:	26.2 / 26.6	32.2 / 32.6
LTV:	80.000%	80.000%
POINTS:	\$4,692.00	\$428.00
PREPAID INT. AMOUNT:	\$315.07	\$315.07
CASH TO CLOSE:	\$114,427.07	\$109,307.01

Chat

12

CLICK PRESENTATION. CLICK PREVIEW & HIGHLIGHT.

MORTGAGECOACH. CLIENT PARTNER SETTINGS HELP SIGN OUT

Jess Smith
jess@msn.com
(909) 464-0207

Client
Goals
Assumptions
Affordability
Conforming 30 Yr ...
20 Year Fixed
Analysis
Presentation
- Monthly
- Short Term

Presentation

Select a presentation to show Jess

Total Cost Analysis Seller Buydown Amortization Schedule Fannie Mae Export LOS Export

Check Products To Include In The Total Cost Analysis. Uncheck To Exclude.

Conforming 30 Yr Fixed ☒

20 Year Fixed ☒

Payment Notes: Show Spanish Payment Note ☐

Taxes and Insurance are included in the estimated payments.

Back Next

Toolbox

Record Video Preview & Highlight

NOTES

Enter notes for your client here:

OB MORTGAGE MARKET INDICES

Rate Indices Credit and LTV Rate Trends

30-YR. CONFORMING	30-YR. JUMBO
3.133%	3.446%
▲0.031	▲0.027
30-Day Range: 3.102% - 3.318%	30-Day Range: 3.395% - 3.604%

30-YR. FHA	30-YR. VA
3.209%	2.86%
▲0.024	▲0.017

Chat

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

