

Pricing & Locking a Loan Through TPO Connect

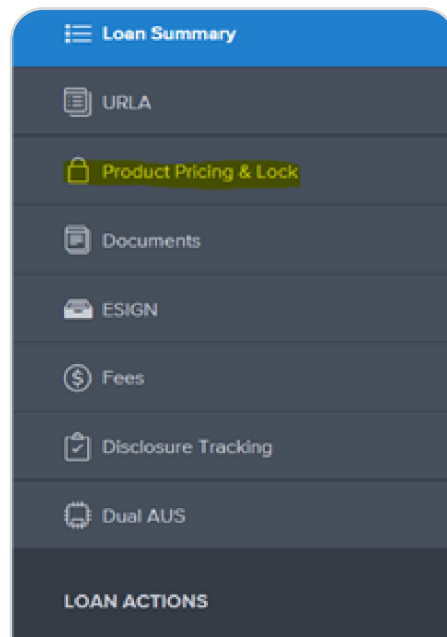
Pricing & Locking a Loan Through TPO Connect

Product & Pricing with Optimal Blue

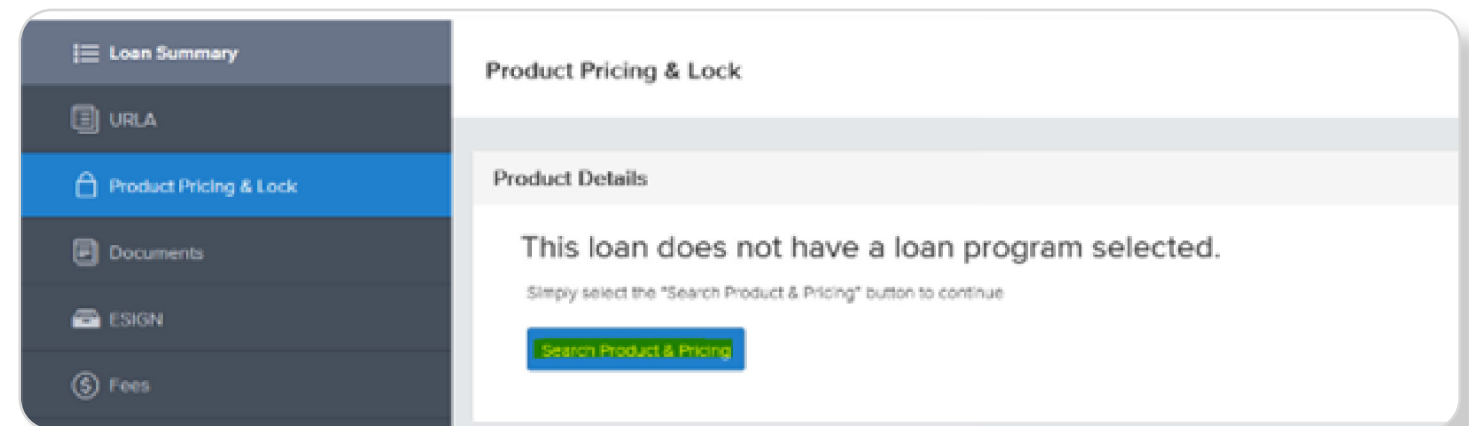
Use the Product & Pricing link to run your registered loan through the product and pricing engine.

To Search Product & Pricing:

Step 1: Click the Product Pricing & Lock link on the left menu



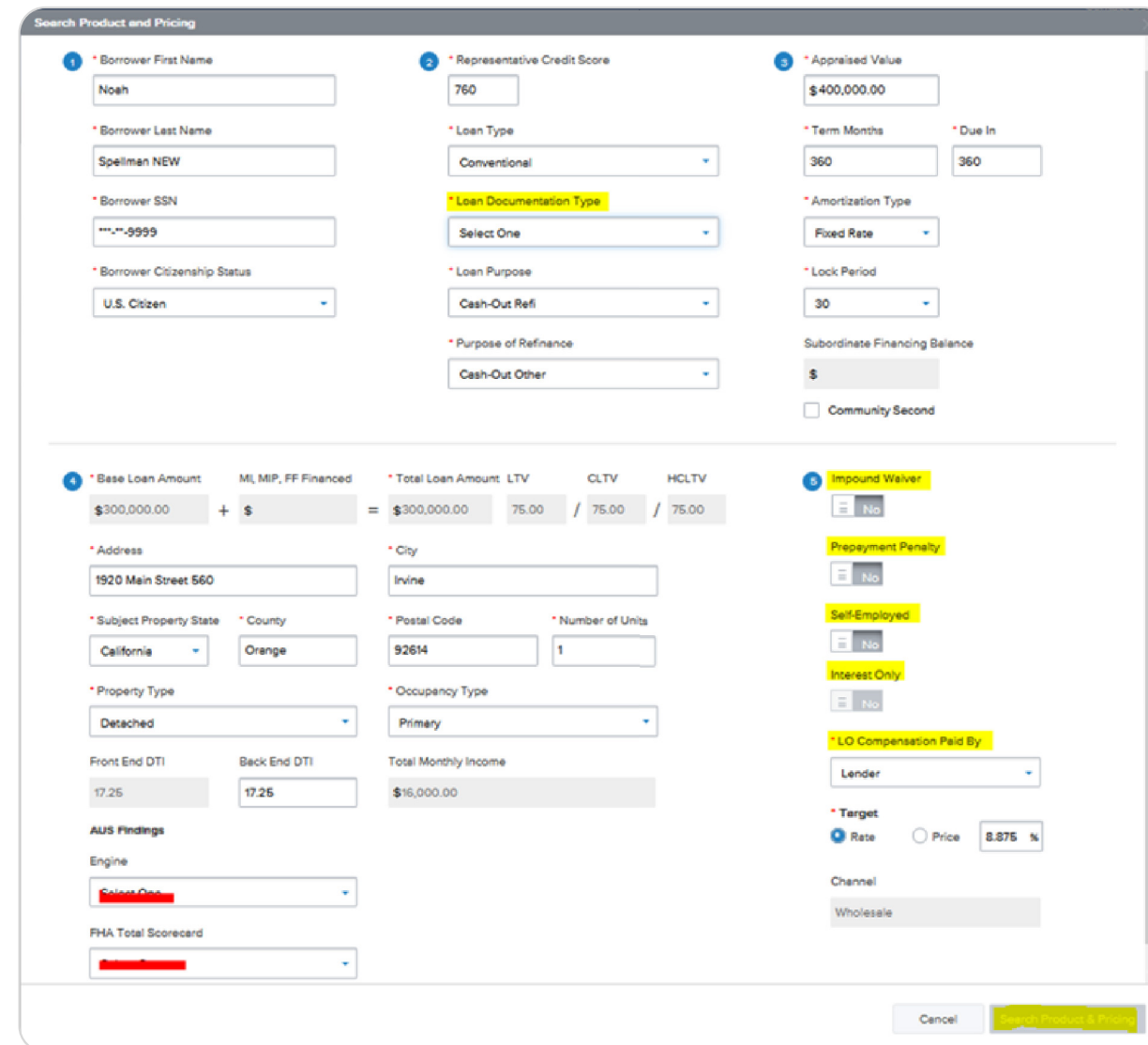
Step 2: Click the Search Product & Pricing button.



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Step 3: Review all pre-populated data for accuracy AND Enter the required information. Required fields are marked with a red asterisk. (*)

Note: AUS FINDINGS SECTION IS NOT APPLICABLE



Search Product and Pricing

1 * Borrower First Name
Noah

* Borrower Last Name
Spellman NEW

* Borrower SSN
***-**-9999

* Borrower Citizenship Status
U.S. Citizen

2 * Representative Credit Score
760

* Loan Type
Conventional

* Loan Documentation Type
Select One

* Loan Purpose
Cash-Out Refi

* Purpose of Refinance
Cash-Out Other

3 * Appraised Value
\$400,000.00

* Term Months
360

* Due In
360

* Amortization Type
Fixed Rate

* Lock Period
30

Subordinate Financing Balance
\$

☐ Community Second

4 * Base Loan Amount
\$300,000.00

MI, MIP, FF Financed
\$

* Total Loan Amount
\$300,000.00

LTV
75.00

CLTV
75.00

HCLTV
75.00

* Address
1920 Main Street 560

* City
Irvine

* Subject Property State
California

* County
Orange

* Postal Code
92614

* Number of Units
1

* Property Type
Detached

* Occupancy Type
Primary

Front End DTI
17.25

Back End DTI
17.25

Total Monthly Income
\$16,000.00

AUS Findings
Engine
Select One

FHA Total Scorecard
Select One

5 * Impound Waiver
No

Prepayment Penalty
No

Self-Employed
No

Interest Only
No

* LO Compensation Paid By
Lender

* Target
☒ Rate ☐ Price 8.875 %

Channel
Wholesale

Cancel **Submit**

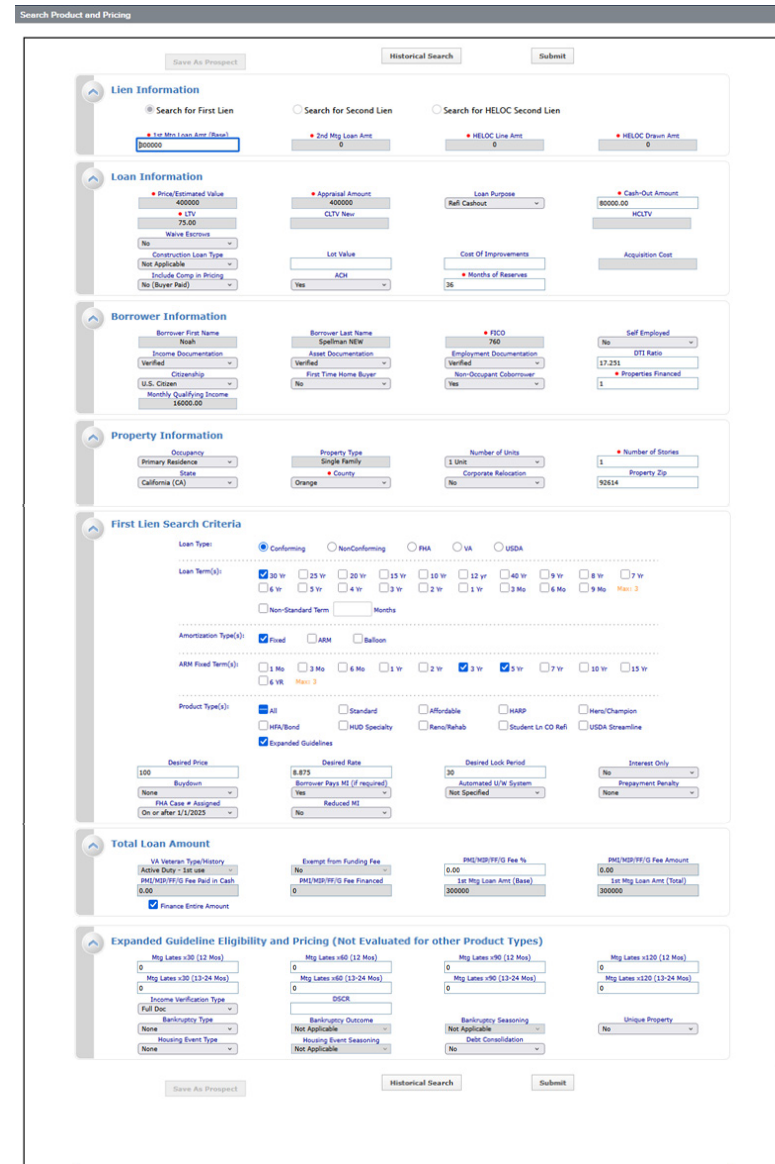
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Step 4: The Optimal Blue product search page will display. Review all of the information for accuracy and click Submit. Most of your data will Pre-populate, however, please pay particular attention to the following fields:

Cash Out Amount, ACH, Months of Reserves, Non-Occupant Co-borrower, and the Expanded Guideline and Eligibility & Pricing

Section at the bottom. You will need to fill in the Documentation Type and if a DSCR loan, be sure to fill in the DSCR ratio. You'll also want to ensure to put in any lates if applicable in this section.

CLICK SUBMIT once everything is reviewed for accuracy and all data input points are updated.



The screenshot displays the 'Search Product and Pricing' interface for the Optimal Blue product. The form is organized into several sections:

- Lien Information:** Includes search options for First Lien, Second Lien, and HELOC Second Lien, with corresponding loan amounts.
- Loan Information:** Contains fields for Price/Estimated Value, Appraisal Amount, Loan Purpose (e.g., Refi Cashout), Cash-Out Amount, Wave Election, Construction Loan Type, Lot Value, Cost Of Improvements, Months of Reserves, and Acquisition Cost.
- Borrower Information:** Collects Borrower First Name, Borrower Last Name, Asset Documentation, Employment Documentation, U.S. Citizen, First Time Home Buyer, Non-Occupant Co-borrower, and Self Employed status.
- Property Information:** Includes Property Type (e.g., Single Family), Number of Units, Corporate Relocation, and Property Zip.
- First Lien Search Criteria:** Features checkboxes for Loan Type (Conforming, Non-Conforming, FHA, VA, USDA), Loan Term (1-30 years), Amortization Type (Fixed, ARM, Balloon), ARM Fixed Term (1-30 years), Product Type (All, Standard, Affordable, HARP, HFA/Bund, HUD Specialty, Reverse/Rahab, Student Lm CO Refi, USDA Streamline), and Expanded Guidelines.
- Total Loan Amount:** Shows VA Veteran Type/History, Active Duty - 541 rate, ARM/MSRP/US Fee Paid in Cash, ARM/MSRP/US Fee Financed, Example from Funding Fee, ARM/MSRP/US Fee Financed, ARM/MSRP/US Fee % (1st Mgt Loan Amt (Base)), ARM/MSRP/US Fee Amount (1st Mgt Loan Amt (Total)), and Finance Entire Amount.
- Expanded Guideline Eligibility and Pricing (Not Evaluated for other Product Types):** Includes Mgt Lates (x30, x60, x90, x120), Income Verification Type, Bankruptcy Type, Bankruptcy Outcome, Moving Event Seasoning, Unique Property, and Date Consultation.

At the bottom, there are buttons for 'Save As Prospect', 'Historical Search', and 'Submit'.

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Step 5: The product and pricing search results will display. To view details of an eligible product, click the name of the product or click Show in the detail column of the corresponding line item you wish to view.

All ineligible products are also displayed below the eligible products.. If the program you were expecting to price under shows ineligible, you can click on “Show” under the last Column titled DETAIL and it will show you the reasons why it is ineligible.

Search Product and Pricing

Pipeline Search Results New Search Ratesheet

Selected Loan: Loan ID: 1313 Status: Registered Borrower: Bates

Re-Submit Options

Re-Submit: Desired Rate: 7.85% Desired Price: 100 Desired Lock: 30

Loan Type: Second Mortgage Loan Term: Any Amort Type: Any ARM Fixed Term: Any Interest Only: No

Print Full(Orig)

Link	Eligible Product	Rate	Price	P&L	Discount/Rebate(%)	Lock	QM	Detail
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 10 Yr Fixed (Piggyback) - EG (PT10F)	8.875	100,000	\$8,795	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 10 Yr Fixed (Standalone) - EG (PT10F)	8.875	100,000	\$8,795	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 15 Yr Fixed (Piggyback) - EG (PT15F)	8.875	100,000	\$7,028	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 15 Yr Fixed (Standalone) - EG (PT15F)	8.875	100,000	\$7,028	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 20 Yr Fixed (Piggyback) - EG (PT20F)	8.875	100,000	\$6,224	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 20 Yr Fixed (Standalone) - EG (PT20F)	8.875	100,000	\$6,224	0.000% (-\$0)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 30 Yr Fixed (Piggyback) - EG (PT30F)	9.125	100,250	\$5,679	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 30 Yr Fixed (Standalone) - EG (PT30F)	9.125	100,250	\$5,679	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 30/15 Yr Balloon (Piggyback) - EG (PT30B)	9.250	100,250	\$5,742	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 30/15 Yr Balloon (Standalone) - EG (PT30B)	9.250	100,250	\$5,742	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 40/15 Yr Balloon (Piggyback) - EG (PT40B)	9.375	100,250	\$5,586	-0.250% (-\$1745)	30		Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage 00/2nd Home - 40/15 Yr Balloon (Standalone) - EG (PT40B)	9.375	100,250	\$5,586	-0.250% (-\$1745)	30		Show

Ineligible Product

Link	Ineligible Product	Detail
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 10 Yr Fixed (Piggyback) - EG (TT10F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 10 Yr Fixed (Standalone) - EG (TT10F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 15 Yr Fixed (Piggyback) - EG (TT15F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 15 Yr Fixed (Standalone) - EG (TT15F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 20 Yr Fixed (Piggyback) - EG (TT20F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 20 Yr Fixed (Standalone) - EG (TT20F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 30 Yr Fixed (Piggyback) - EG (TT30F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 30 Yr Fixed (Standalone) - EG (TT30F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 30/15 Yr Balloon (Piggyback) - EG (TT30B)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 30/15 Yr Balloon (Standalone) - EG (TT30B)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 40/15 Yr Balloon (Piggyback) - EG (TT40B)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO - 40/15 Yr Balloon (Standalone) - EG (TT40B)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 10 Yr Fixed (Piggyback) - EG (TT10F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 10 Yr Fixed (Standalone) - EG (TT10F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 15 Yr Fixed (Piggyback) - EG (TT15F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 15 Yr Fixed (Standalone) - EG (TT15F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 20 Yr Fixed (Piggyback) - EG (TT20F)	Show
	Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage NOO 5% PPP 20 Yr Fixed (Standalone) - EG (TT20F)	Show

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Step 6: After clicking SHOW on the applicable program line, review the pricing grid & click the Blue Lock icon on the line

corresponding to the rate/price you wish in Order to select your product and pricing. This does not yet lock the loan.

Brokers Advantage Mortgage - Wholesale - Equity Solutions Second Mortgage OO/2nd Home - 30 Yr Fixed (Standalone) - EG (PT30F)				9.125	100.250	\$5,679	-0.250% (-\$1745)	30	X	Hide
View Pricing for lock period: 30 45 60 Expiration: 07/23/25								Pricing Last Updated: 06/24/25 10:06 AM Search Timestamp: 06/24/25 12:51 PM		
Rate	Price	P&L	Discount/Rebate(\$/%)	QM	QM Trace	Select				
7.750	94.000	\$5001	6.000% (\$41880)	X	QM	QM				
7.875	94.750	\$5061	5.250% (\$36645)	X	QM	QM				
8.000	95.500	\$5122	4.500% (\$31410)	X	QM	QM				
8.125	96.250	\$5183	3.750% (\$26175)	X	QM	QM				
8.250	97.000	\$5244	3.000% (\$20940)	X	QM	QM				
8.375	97.500	\$5305	2.500% (\$17450)	X	QM	QM				
8.500	98.000	\$5367	2.000% (\$13960)	X	QM	QM				
8.625	98.500	\$5429	1.500% (\$10470)	X	QM	QM				
8.750	99.000	\$5491	1.000% (\$6980)	X	QM	QM				
8.875	99.500	\$5554	0.500% (\$3490)	X	QM	QM				
9.000	99.875	\$5616	0.125% (\$872)	X	QM	QM				
9.125	100.250	\$5679	-0.250% (-\$1745)	X	QM	QM				
9.250	100.625	\$5742	-0.625% (-\$4362)	X	QM	QM				
9.375	101.000	\$5806	-1.000% (-\$6980)	X	QM	QM				
9.500	101.375	\$5869	-1.375% (-\$9598)	X	QM	QM				
9.625	101.500	\$5933	-1.500% (-\$10470)	X	QM	QM				
The following loan level adjustments have already been applied to pricing.										
Reason			Points	SRP	Rate	Margin				
Occupancy is not Investment Property, AND CLTV New is 70.01-75, AND Income Verification Type is Banks Statements/1099, AND FICO is 700 - 719			-4.250	0.000	0.000	0.000				
Total Adjustments			-4.250	0.000	0.000	0.000				
Notes/Advisories:										
1. Annual Qualifying Income of \$184628.64 is 143.12% of the Orange County FFIEC June 2024 MFI of \$129000.										

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Step 7: On the Lock Form, review the product information once more to ensure everything is accurate and then click

Update Encompass to save the details if you do not want to lock the loan. If you want to lock, click Request Lock

to submit a lock request for this program. Both options are at the bottom of the page.

Step 8: Once lock is requested, the lock desk will be notified and will need to complete the request. A lock confirmation will be sent separately. Typical lock desk turn times are 2 hours or less.

NOTE: You must exit the loan file once the lock request has been processed in order for our lock desk to update the loan file .