

# INTEGRATION GUIDE

**Re-Submit Options**  

• Loan Amt: 190000    • LTV: 95    CLTV: 0    Desired Rate:

DTI Ratio: 32    Interest Only:     Waive Escrows:     AUS:

Property Zip:

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 (\$)
<a href="#">FHA 15 Yr Fixed (202)</a>	2.500	0.000	3.594	\$1,267	\$3,175
<a href="#">Conforming 15 Yr Fixed (102)</a>	2.625	0.000	3.075	\$1,278	\$3,760
<a href="#">FHA 15 Yr Fixed (601)</a>	2.750	0.000	3.846	\$1,289	\$0
<a href="#">FHA 15 Yr Fixed Limited (Streamline) 203k Rehabilitation (1612)</a>	2.750	0.000	3.846	\$1,289	\$2,238
<a href="#">FHA 15 Yr Fixed 203k Rehabilitation (612)</a>	2.750	0.000	3.846	\$1,289	\$3,426

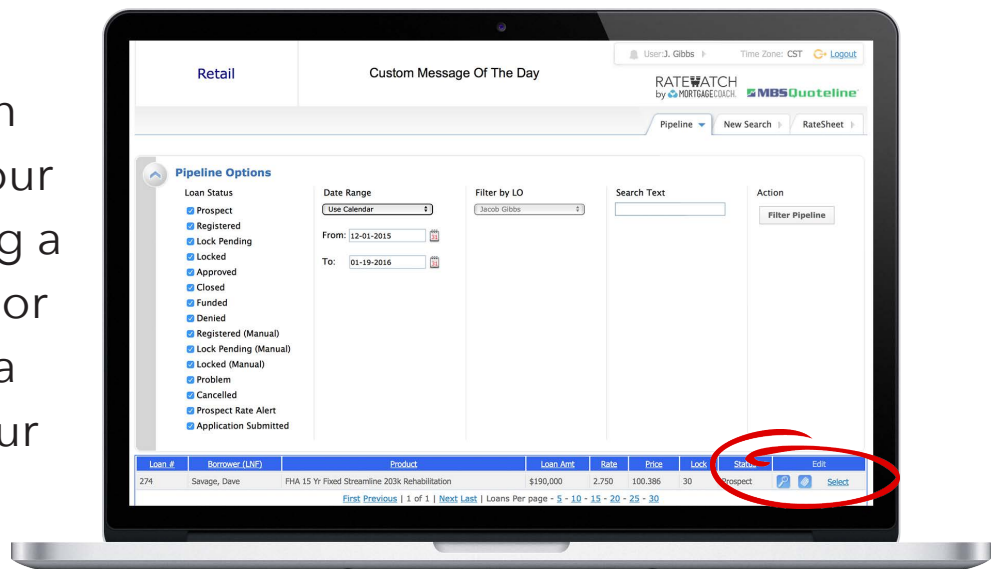




# HOW TO USE THE OPTIMAL BLUE INTEGRATION WITH MORTGAGE COACH

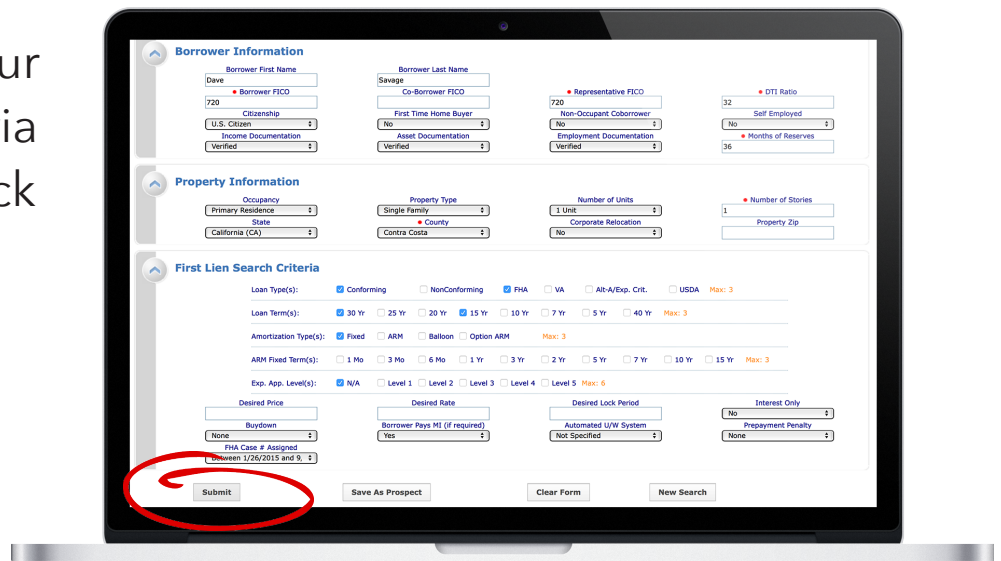
1

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



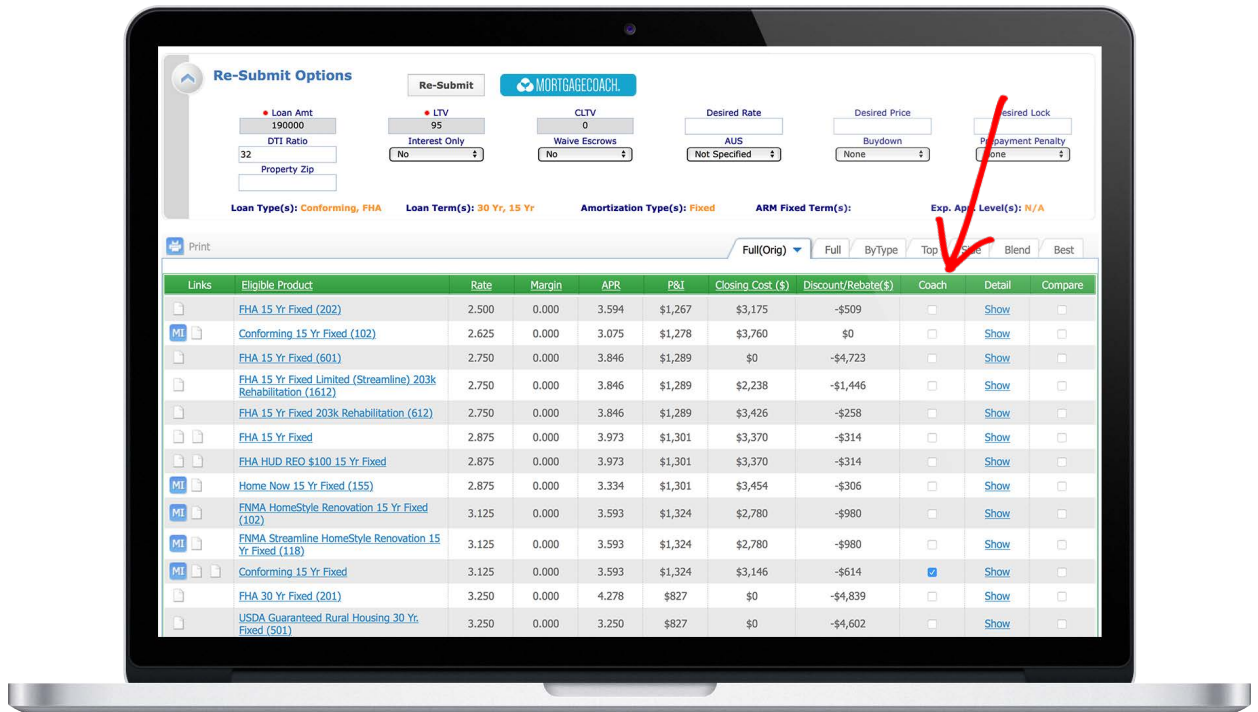
2

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



3

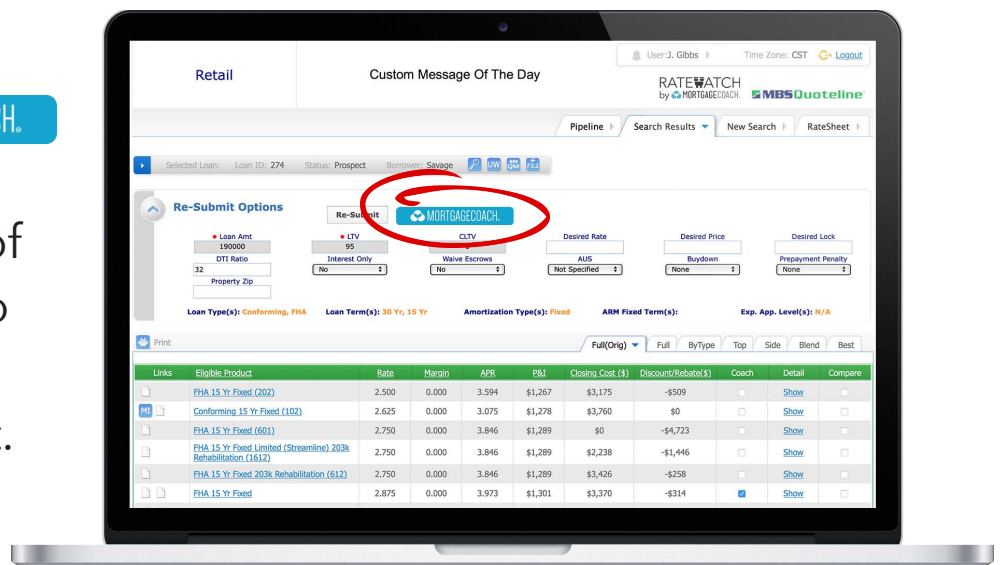
In the **COACH** column,  
**CHECK** the boxes of the loans you want to compare.



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.



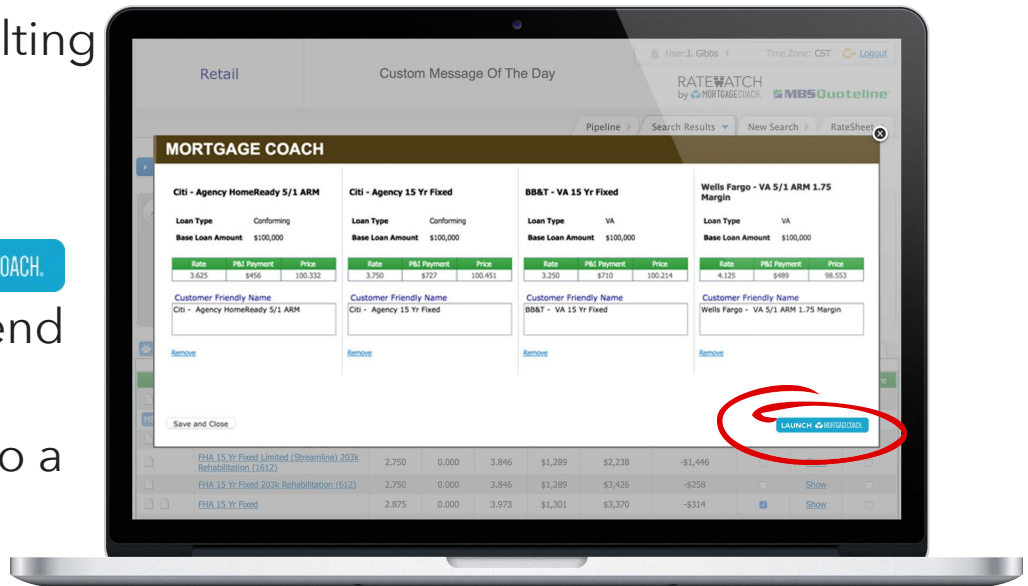
5

On the resulting pop-up,

**CLICK** the

**LAUNCH**  MORTGAGECOACH.

button to send the queued loans over to a TCA.

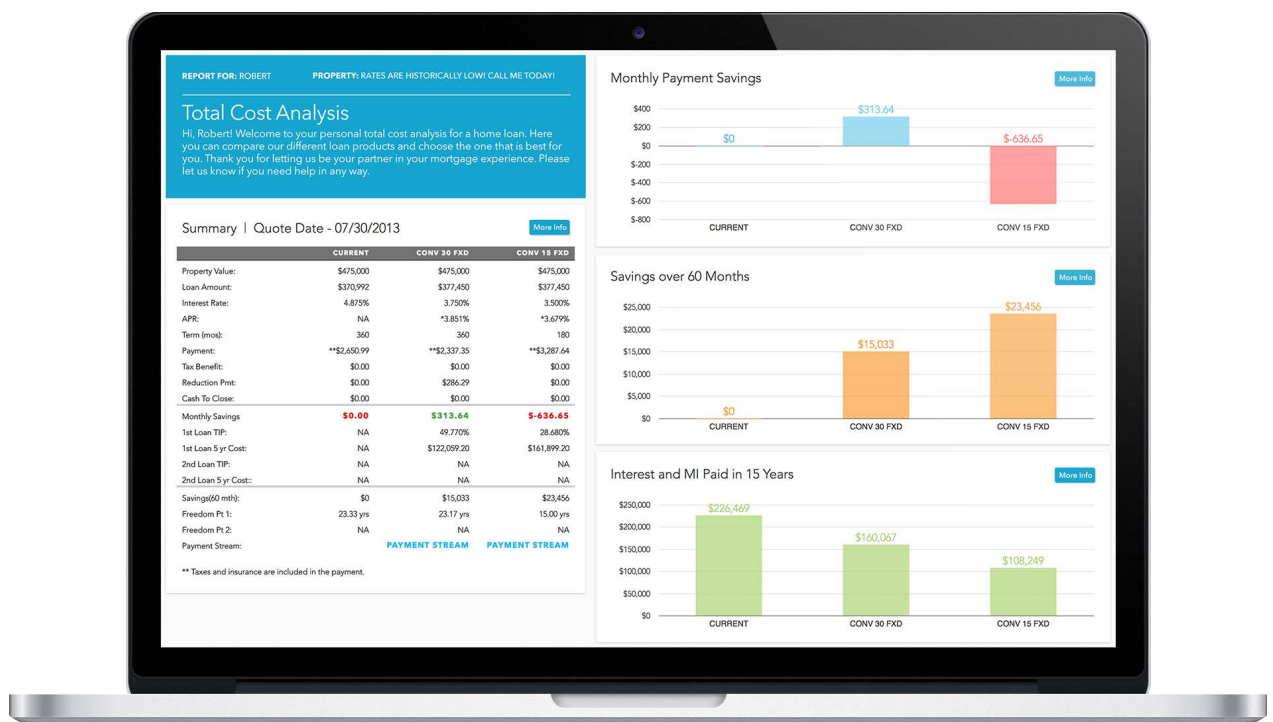


Use the **FRIENDLY NAME FIELD** to edit the names that will be used on your TCA. **CLICK** the **REMOVE** link beneath each item to remove the option from the queue.

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.

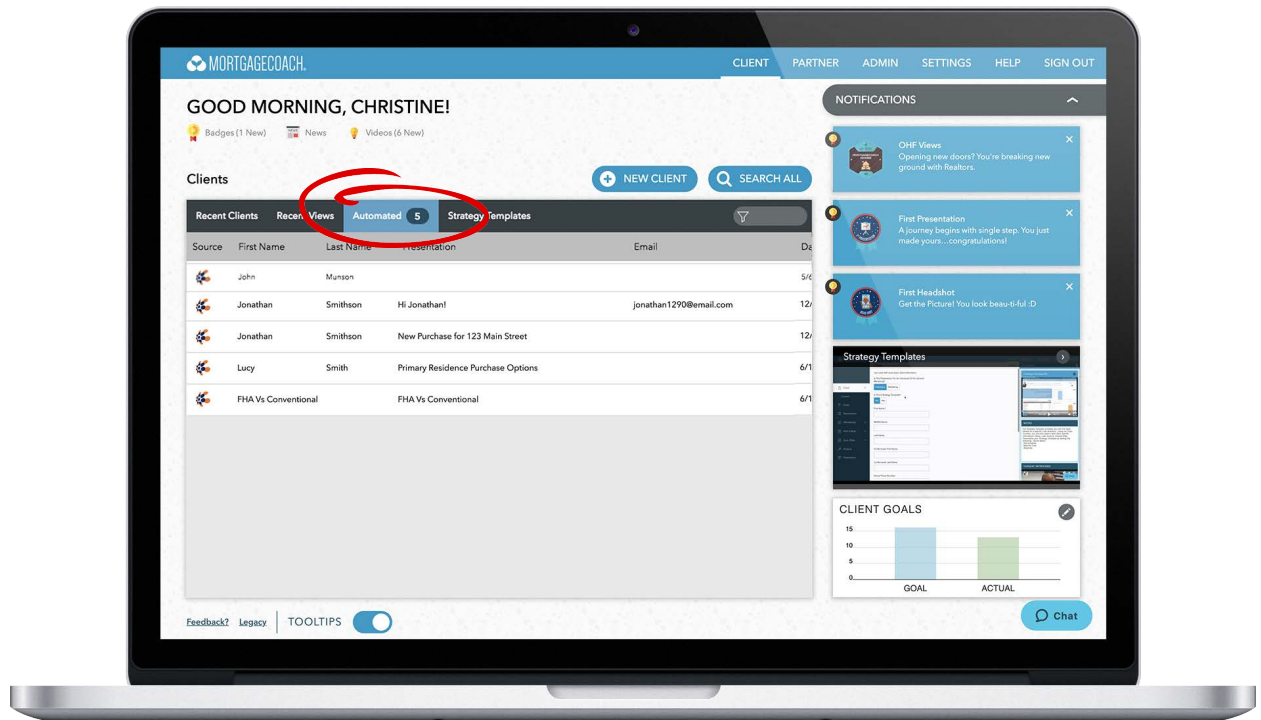




7

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

**CLICK** the **AUTOMATED** tab.

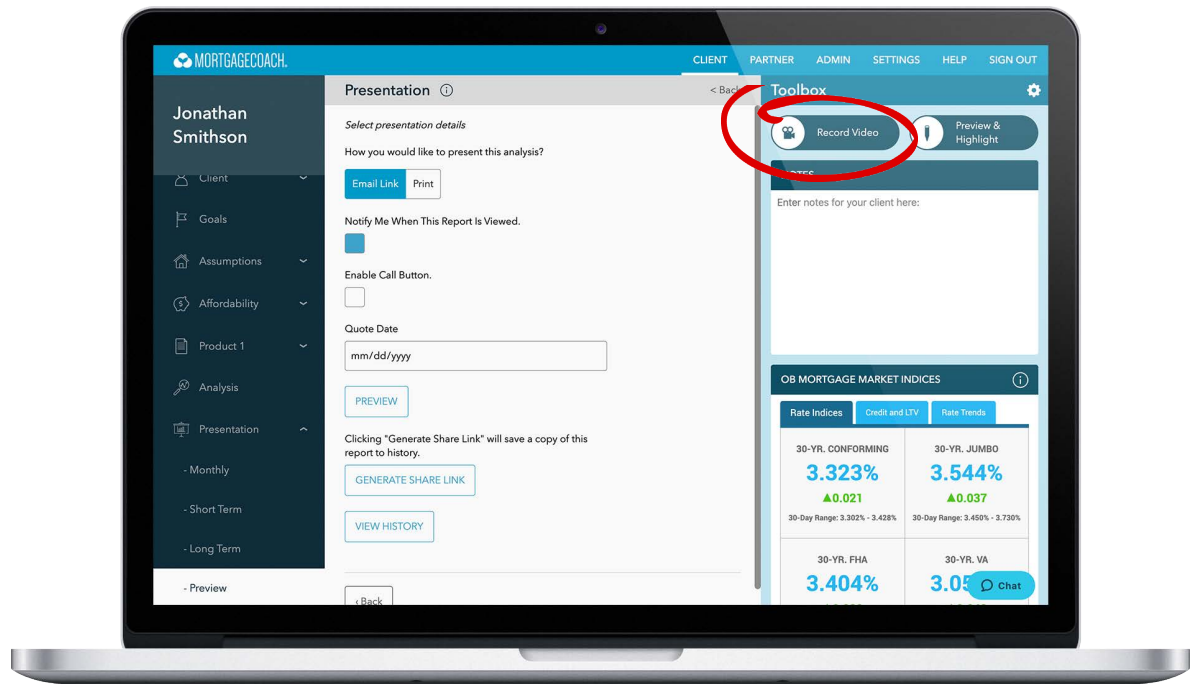


**DOUBLE-CLICK** your client name to add and edit more information.

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.

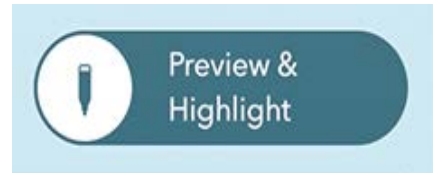




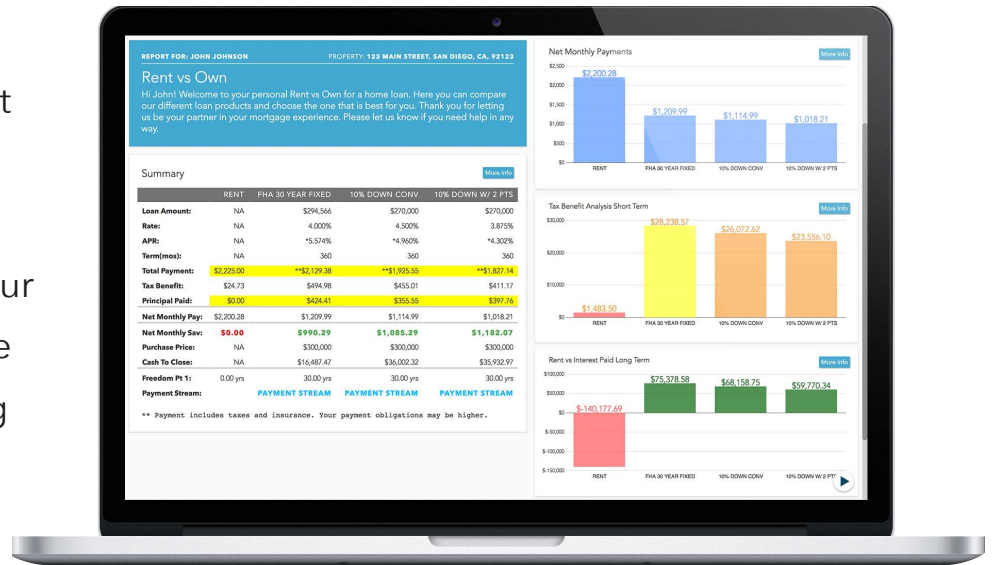
10

**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.

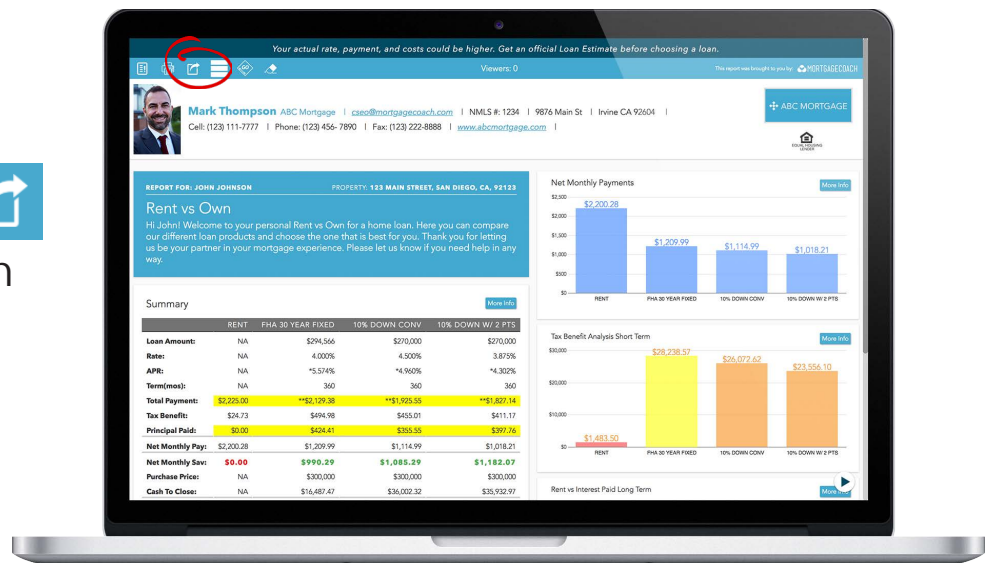


Click on **CLEAR ALL** at the top of the report to clear your highlights.

11

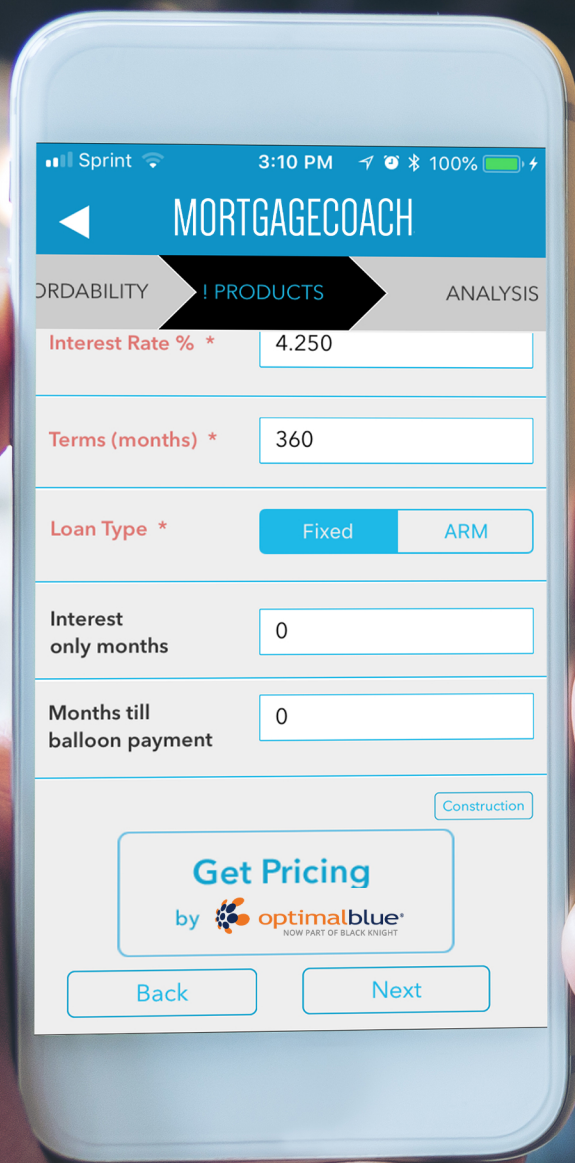
**TO SHARE** your report,

**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



**MORTGAGECOACH**

DRDABILITY | **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**  
NOW PART OF BLACK KNIGHT



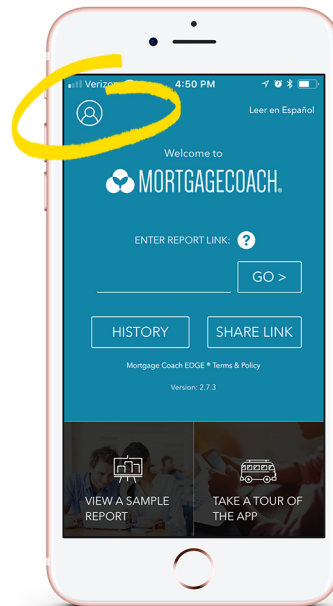
# How to Use the Optimal Blue Get Pricing Functionality on Mobile

1

**CLICK**

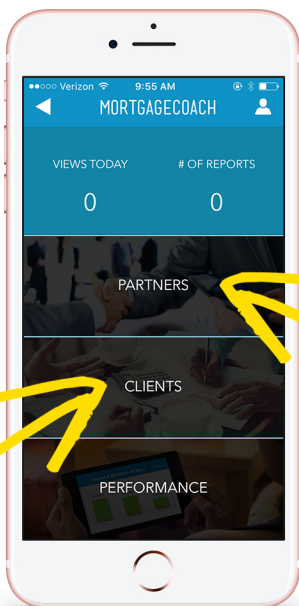


at the top left corner of the home screen.



2

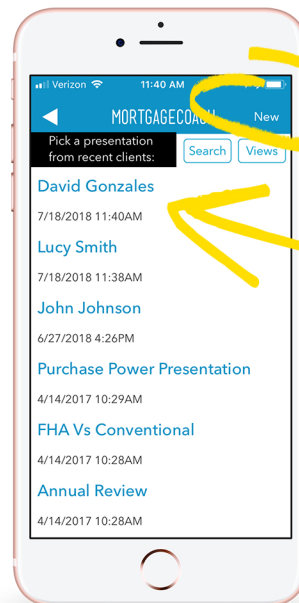
**SIGN IN** and then **CLICK ON CLIENTS** or **PARTNERS**.



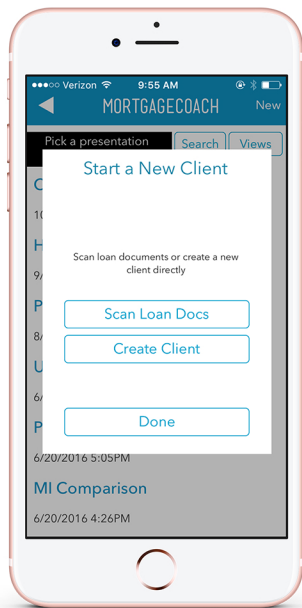
3

**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.**

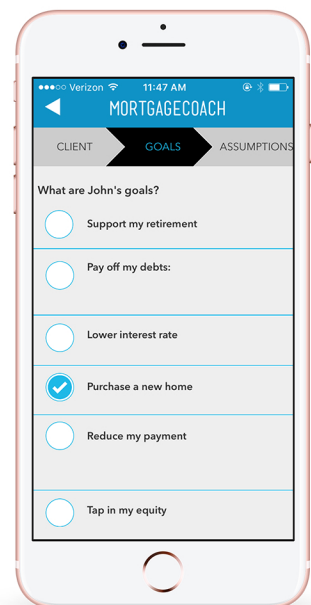
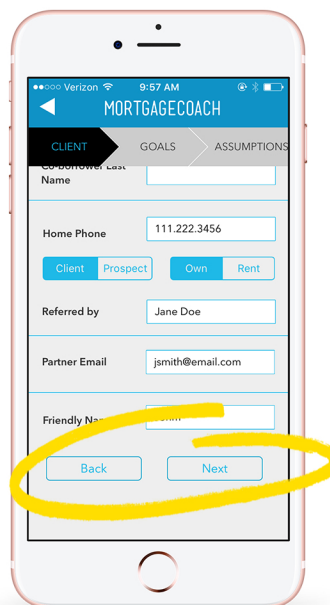
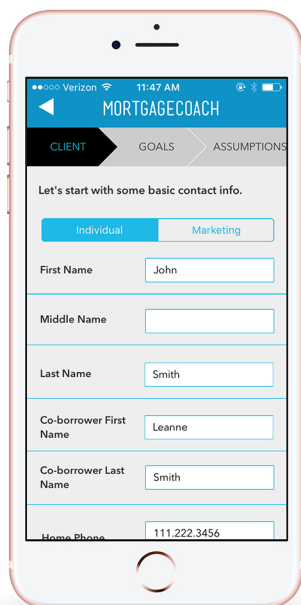
This will create a new client and allow you to fill in the client information.

5

**FILL OUT** the fields as you move through the tabs.

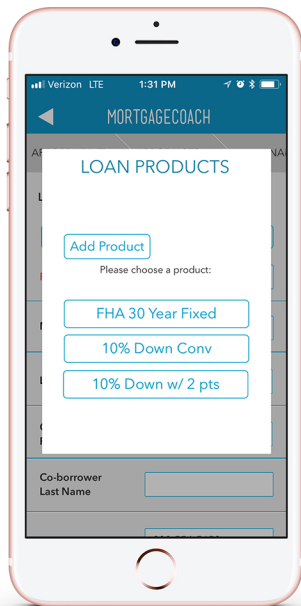
**CLICK NEXT** at the bottom of the screen to move to the next tab or **SWIPE** left or right.

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





6

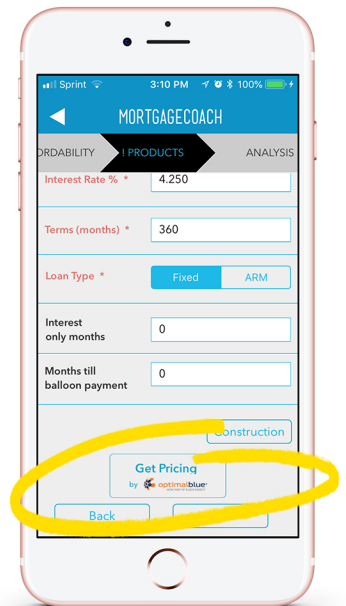


Under the **PRODUCTS** tab, **CLICK** **ADD PRODUCT** or **CHOOSE** from the list of products.

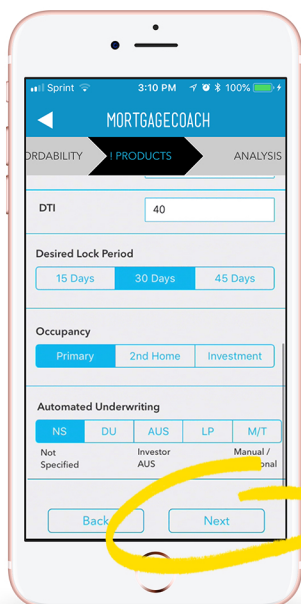
7

**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.**

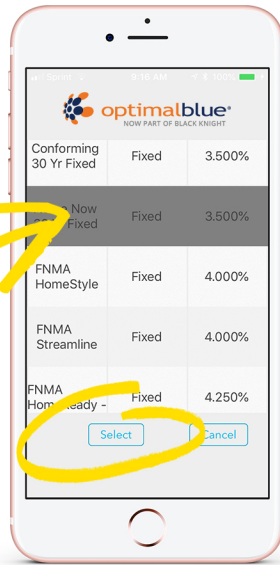


8



**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.**

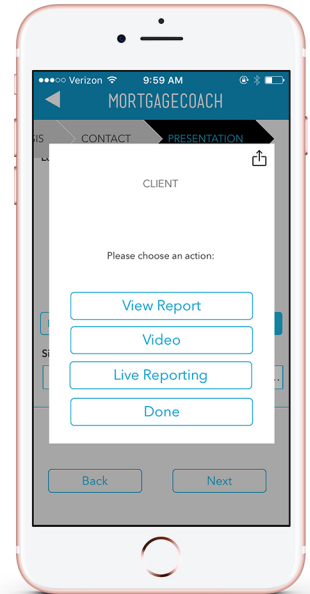
Your rate and discount/rebate will be added to your loan.

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.

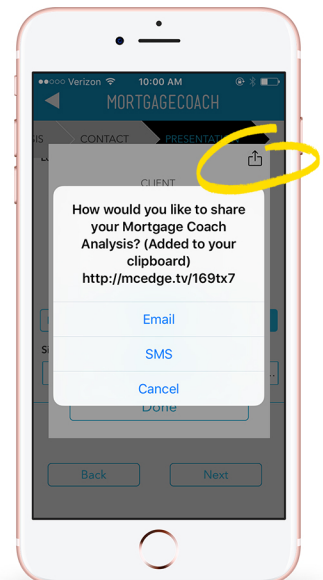


11

**CLICK ON**



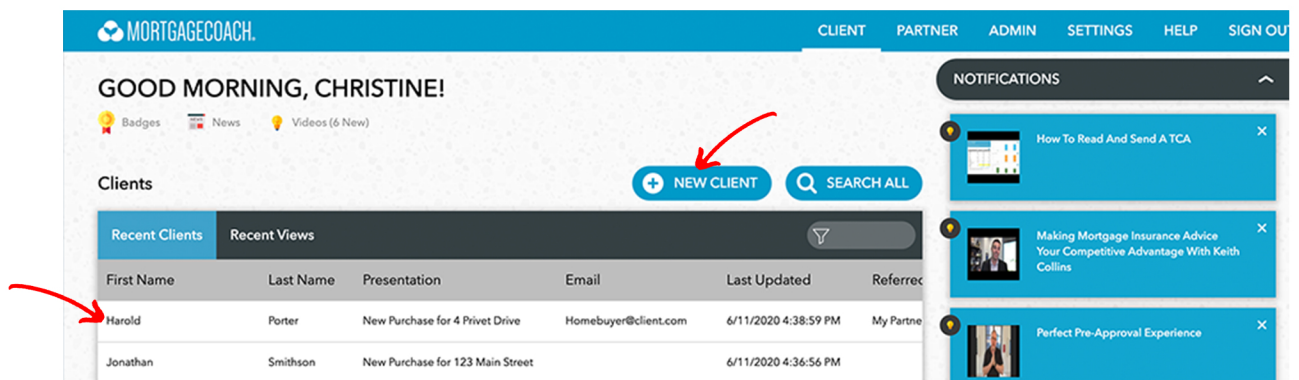
at the top right corner of the pop-up to share your report. **CHOOSE** how you would like to share your report.



# How to use the Optimal Blue Get Pricing Import Functionality

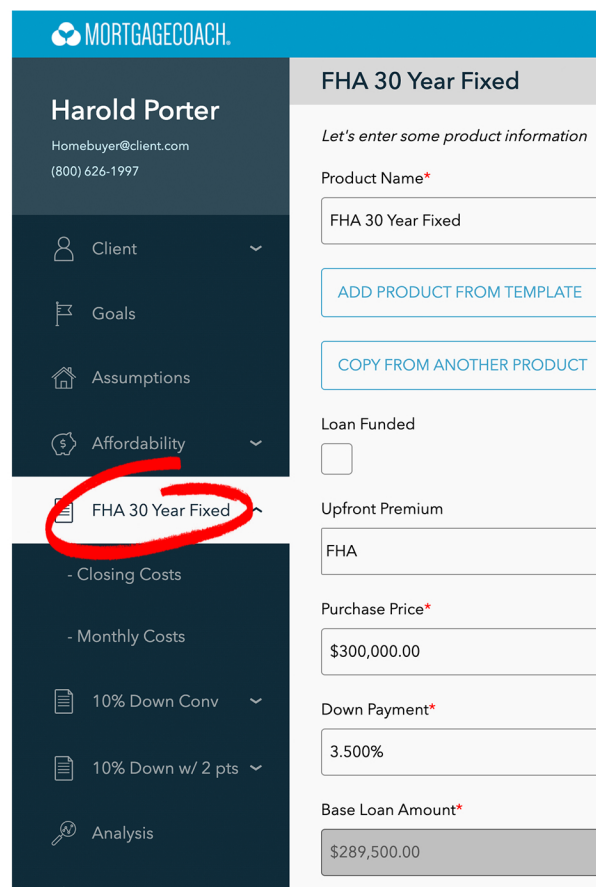
1

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.

The screenshot shows the MortgageCoach interface for the 'FHA 30 Year Fixed' product. The 'Upfront Premium' dropdown is open, showing options: None, **FHA**, VA, USDA, and Single. A callout box states: "Select the type of upfront premium to assess. Selection of anything other than 'none' will prompt a new data entry field on the next page so you can enter the amount and finance it into the loan as needed." The 'Monthly Payment' chart shows three options: FHA 30 Year Fixed (\$2,129.38), 10% Down Conv (\$1,925.55), and 10% Down w/ 2 pts (\$1,827.14). Below the chart is a table with columns for '10% Down Conv' and '10% Down w/ 2 pts'.

	10% Down Conv	10% Down w/ 2 pts
Loan Amount	\$270,000	\$270,000
DTI	38.5 / 41.5	36.5 / 39.5
Prepayment	90.000%	90.000%
POINTS	\$0.00	\$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.

The screenshot shows the MortgageCoach interface for the 'FHA 30 Year Fixed' product with various input fields filled out. The 'Purchase Price' is \$300,000.00, 'Down Payment' is 3.500%, 'Base Loan Amount' is \$289,500.00, 'Interest Rate' is 4.000%, and 'Term (Months)' is 360. The 'Loan Type' is Fixed. The 'Interest Only Months' is 0, and 'Months Till Balloon Payment' is 0. A table on the right shows LTV, Points, Prepaid Int. Amount, and Cash to Close for three options.

	98.190%	90.000%	90.000%
LTV:	98.190%	90.000%	90.000%
POINTS:	\$0.00	\$0.00	\$0.00
PREPAID INT. AMOUNT:	\$484.22	\$499.32	\$429.97
CASH TO CLOSE:	\$16,487.47	\$36,002.32	\$35,932.97

5

## CLICK GET PRICING.

The screenshot shows the MortgageCoach interface for a 30 Year Fixed loan. The left sidebar contains navigation options: Client, Goals, Assumptions, Affordability, 30 Year Fixed (selected), Closing Costs, Monthly Costs, Analysis, and Presentation. The main area displays the loan configuration with the following fields:

- Interest Rate\*: 3.250%
- Term (Months)\*: 360
- Loan Type\*: Fixed
- Interest Only Months: 0
- Months Till Balloon Payment: 0

At the bottom, there are buttons for 'CONSTRUCTION', 'Get Pricing by optimalblue' (circled in red), '< Back', and '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' dialog box 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:
- Desired Price: 0
- Occupancy: Primary
- Property Type: Single Family
- Automated Underwriting: Not Specified
- Number Of Units: One Unit

Buttons at the bottom: 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 GreenLine HomeStyle Renovation 30 Yr Fixed	Fixed	3.250%	15	103.13	M&T -	\$0	\$8,488

SEARCH ID: 2075652209E1591923652

Buttons: **ACK** **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 PARTN

**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\*

First Adjustment Month\*

Periodic Cap\*

Adjustment Months\*

Max Rate\*

Margin\*

Index

Floor

#### Monthly Payment

	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.**

The screenshot shows the 'Closing Cost Details' modal window in the MortgageCoach application. The window is titled 'Closing Cost Details' and has a close button (X) in the top right corner. It contains a form with the following fields:

- State: [Dropdown]
- Select From Template: [Dropdown]
- CLEAR ALL FEES: [Button]
- APPLY TO LOAN: [Button, circled in red]

Below the form is a table with the following columns: Description, Method, Total, Paid By, APR, PPE, and Add to Loan. The table contains the following rows:

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

Below the table are the following buttons: CLOSINGCORP FEES, ADD FEE, ADD CUSTOM FEE, SAVE AS, and Add All Fees To Loan (checkbox). At the bottom of the modal, there is a summary of fees:

- 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.

	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

12

# CLICK PRESENTATION. CLICK PREVIEW & HIGHLIGHT.



**VIEW** the **ANALYSIS** complete with the auto-populated, real-time pricing from Optimal 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	<b>\$461.45</b>	<b>\$0.00</b>
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:	<b>PAYMENT STREAM</b>	<b>PAYMENT STREAM</b>

\*\* Payment note default changed today and tomorrow

Monthly Payment Difference [More Info](#)

Product	Monthly Payment Difference
PRODUCT 1	\$461.45
PRODUCT 2	\$0

Savings over 60 Months [More Info](#)

Product	Savings over 60 Months
PRODUCT 1	\$37,877
PRODUCT 2	\$0

Interest in 15 Years [More Info](#)

Product	Interest in 15 Years
PRODUCT 1	\$631,830
PRODUCT 2	\$236,751