



HOW TO: Request a Profile Change

If a profile change is needed on your already locked loan, you may request that under the Product Pricing and Lock Tab. This feature gives you the ability to change the loan amount, appraisal amount,, Purchase Price, waiving escrows, property type, rate, program.

Step 1: Click on Change Request

John Homeowner
2505 S Creek St, Troy, MI, 48063
GTTest Company

Investor Loan #: **469485** Total Loan Amt: **\$132,000.00** Loan Type: **Conventional** Rate: **3.750%**
Lender Loan #: **472755** Decision FICO: Loan Purpose: **Purchase** LTV/CLTV: **80.00% / 80.00%**

View Lock History **Change Request**

Product, Pricing & Lock

Product & Lock Details Current Lock Status: Lock Requested

HomeReady 30 Yr Fixed

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base	4.000	103.215	\$4243.80
LTV is 75.01-80.00%, And FICO is >=740		-0.500	\$(660.00)
Net	4.000	102.715	\$3583.80

Pricing Effective Date: 09/18/2017 | Delivery Type: Individual Best Efforts | Lock Effective Date: // | Lock Expiration Date: 10/17/2017 | Lock Period: 30 days

Step 2: Click on Change Request

OB Change Request

Selected Loan: Loan ID: 3684 Status: Locked Borrower: [Name]

Save As Prospect Submit

Lien Information

- First Lien Amt: 106000 Search for First
- Second Lien Amt: 0 Search for Second
- HELOC Line Amt: 0 Search for HELOC
- HELOC Drawn Amt: 0

Loan Information

- Price/Estimated Value: 160000
- Appraisal Amount: 160000
- Loan Purpose: Purchase
- Cash-Out Amount: 0.00
- LTV: 66.25
- CLTV: 0
- HCLTV (Line Amt): 0
- HCLTV (Drawn Amt): 0
- Waive Escrows: No
- Current Servicer: Not Applicable
- Months of Reserves: 1
- HomeReady AMI Eligible

Borrower Information

- Borrower First Name: Suzanne
- Borrower Last Name: Adkins
- FICO: 750
- Self Employed: No
- Income Documentation: Verified
- Asset Documentation: Verified
- Employment Documentation: Verified
- DTI Ratio: 17.716
- Citizenship: U.S. Citizen
- First Time Home Buyer: No
- Non-Occupant Coborrower: No

Property Information

- Occupancy: [Value]
- Property Type: [Value]
- Number of Units: [Value]
- Number of Stories: [Value]

Encompass How To – Request a Profile Change

Step 3:

- Select Profile Change
- Select Lien
- Click Profile Change

OB Change Request

Pipeline | Change Request | New Search | RateSheet

Selected Loan: Loan ID: 3685 Status: Locked Borrower: DEMPZ

Submit a change request

Select type of change request:

1. Lock Extension
2. Profile Change

Select Lien: First Lien

Profile Change

Borrower Information

Borrower First Name	MARK	Borrower Last Name	DEMPZ	Borrower Home Phone		Borrower Email	
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Loan Summary

Product	Status	LTV	Lock Expiration
FNMA Conforming 30 Yr Fixed	Locked	80	10/23/2017
Loan Amt	Price/Estimated Value	Appraisal Amount	External Milestone
80000	100000	100000	
Rate	Price	Lock	
5	106.605	30	

Loan Notes

Note

Step 4: Make your changes, click submit

OB Change Request

Pipeline | Profile Change Product Search | New Search | RateSheet

Selected Loan: Loan ID: 3685 Status: Locked Borrower: DEMPZ

Submit Make your Change and click on Submit

Lien Information

First Lien Amt	Second Lien Amt	HELOC Line Amt	HELOC Drawn Amt
80000	0	0	0
<input checked="" type="checkbox"/> Search for First	<input type="checkbox"/> Search for Second	<input type="checkbox"/> Search for HELOC	

Loan Information

Price/Estimated Value	Appraisal Amount	Loan Purpose	Cash-Out Amount
100000	100000	Purchase	0.00
LTV	CLTV	HCLTV (Line Amt)	HCLTV (Drawn Amt)
80.00	0	0	0
Waive Escrows			
No			

Borrower Information

Borrower First Name	Borrower Last Name	FICO	Self Employed
MARK	DEMPZ	750	No
Income Documentation	Asset Documentation	Employment Documentation	DTI Ratio
Verified	Verified	Verified	34.776
Citizenship	First Time Home Buyer	Non-Occupant Coborrower	
U.S. Citizen	No	No	

Property Information

Occupancy	Property Type	Number of Units	Number of Stories
Primary Residence	Single Family	1 Unit	1

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Step 5: Select the product and click on the lock

OB Change Request

Selected Loan: Loan ID: 3929 Status: Locked Borrower: [User Icons]

Historical Pricing Research

Product: FNMA Conforming 30 Yr Fixed

Status: Locked Lock Expiration: 11/2/2017

Loan Amt: 150000 LTV: 66.67

Loan Type(s): Conforming Loan Term(s): 30 Yr Amortization Type(s): Fixed ARM Fixed Term(s): Exp. App. Level(s): N/A

Re-Submit Rate: 4 Price: 102.733 Lock: 30

Revise Search Desired Rate: 4 Desired Price: Price/Estimated Value: 225000

Desired Price: 4 Appraisal Amount: 225000

CLTV: 0

Select a rate/price to submit a Profile Change.

Full(Orig) | ByType(Orig) | Top(Orig) | Side(Orig) | Blend(Orig) | Best(Orig)

Eligible Product	Rate	Price	Margin	Lock	P&I	Detail	Compare
FNMA Conforming 30 Yr Fixed	4.000	102.733	0.000	30	\$716	Hide	<input type="checkbox"/>

View Pricing for lock period: 30 Search Timestamp: 10/03/17 5:00 PM

Rate	Price	LockPeriod	P&I	Select
3.375	98.911	30	\$663	
3.500	99.946	30	\$674	
3.625	100.634	30	\$684	
3.750	101.385	30	\$695	
3.875	102.081	30	\$705	
4.000	102.733	30	\$716	
4.125	103.310	30	\$727	

Step 6: Click Apply Change

OB Change Request

Pipeline | Change Request Submit | New Search | RateSheet

Selected Loan: Loan ID: 3929 Status: Locked Borrower: Seamans [User Icons]

Submit Change Request		
Loan Field	Original Value	Change Request Value
Search Timestamp	10/03/17 4:56 PM	10/03/17 4:56 PM
Loan Amt	\$150,000	\$150,000
Loan Amount (Total)	\$150,000	\$150,000
LTV	66.8	66.67
Discount/Rebate (\$/%)	-2.733% (-\$4100)	-2.733% (-\$4100)
P & I Pmt	\$718	\$716
QM Loan Amount	\$150,000	\$150,000
Total Fee Credit Dollar Amount	\$4,100	\$4,100

First Lien			
Reason	Points	Rate	Margin
LTV is 60.01-70.00%, And FICO is 700-719	-0.500	0.000	0.000
Total Adjustments:	-0.500	0.000	0.000

Notes/Advisories:
 1. Maximum of 4 loans with a max cumulative dollar amount of \$1,500,000 to any 1 borrower. Please contact Lender for more details.
 2. We are in the process of improving the system to support both base and total loan amounts so that the results we provide are as accurate as possible. During the transition, you may see references to base and/or total loan amounts in field labels or in these advisory messages. Until we release the full functionality, the system will continue to handle the loan amount as it does today. The label changes do not indicate a change in how the system works today. To learn more about the impending release to fully support base and total loan amount, please copy this URL into a new browser window <http://go.optimalblue.com/getstuffdone>.

Note: Lock changes will appear side by side to show difference in pricing.