



## 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

**Suzi Builder**  
5404 Pavnee Trail, LOUISVILLE, KY, 40207  
02Sample Co - Wholesale

Loan Number: **1711000799** | Loan Type: **Conventional** | Rate: **4.500%**  
Total Loan Amt: **\$200,000.00** | Loan Purpose: **No Cash-Out Refinan...** | LTV/CLTV: **74.07% / 74.07%**

Wh | 1st | Lock | Mail | Star

**Product, Pricing & Lock** View Lock History Change Request

**Product & Lock Details** Current Lock Status  
**Locked**

Towne FNMA Conforming 30 Yr Fixed

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
<b>Base</b>	<b>4.500</b>	<b>103.500</b>	<b>\$7000.00</b>
LTV is 70.01-75.00%, And FICO is >=740		-0.250	\$(500.00)
<b>Net</b>	<b>4.500</b>	<b>103.250</b>	<b>\$6500.00</b>

Pricing Effective Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period	New Lock Expiration Date
11/07/2017	NA	11/07/2017	12/06/2017	31 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	Second Lien Amt: 0	HELOC Line Amt: 0	HELOC Drawn Amt: 0
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Search for First |  Search for Second |  Search for HELOC

**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: 47.716
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]
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- Select Profile Change
- Select Lien

# Encompass How To – Request a Profile Change

- Click Profile Change

The screenshot shows the 'OB Change Request' interface. At the top, there are navigation tabs for 'Pipeline', 'Change Request', 'New Search', and 'RateSheet'. Below this, a status bar shows 'Selected Loan: Loan ID: 3685 Status: Locked Borrower: DEMPZ'. The main section is titled 'Submit a change request' and contains three steps:

1. Select type of change request:
  - Lock Extension
  - Profile Change (indicated by a red arrow)
2. Select Lien: First Lien (dropdown)
3. Profile Change (button)

Below this are sections for 'Borrower Information' (Borrower First Name: MARK, Borrower Last Name: DEMPZ, Borrower Home Phone, Borrower Email) and 'Loan Summary' (Product: FNMA Conforming 30 Yr Fixed, Status: Locked, LTV: 80, Lock Expiration: 10/23/2017, Loan Amt: 80000, Price/Estimated Value: 100000, Appraisal Amount: 100000, Rate: 5, Price: 106.605, Lock: 30).

## Step 4: Make your changes, click submit

The screenshot shows the 'OB Change Request' interface with the 'Submit' button highlighted in a red box. The text 'Make your Change and click on Submit' is displayed in green. The form is divided into several sections:

- Lien Information:** First Lien Amt: 80000, Second Lien Amt: 0, HELOC Line Amt: 0, HELOC Drawn Amt: 0. Search for First, Search for Second, Search for HELOC.
- Loan Information:** Price/Estimated Value: 100000, Appraisal Amount: 100000, Loan Purpose: Purchase, Cash-Out Amount: 0.00, LTV: 80.00, CLTV: 0, HCLTV (Line Amt): 0, HCLTV (Drawn Amt): 0, Waive Escrows: No.
- Borrower Information:** Borrower First Name: MARK, Borrower Last Name: DEMPZ, FICO: 750, Self Employed: No, Income Documentation: Verified, Asset Documentation: Verified, Employment Documentation: Verified, DTI Ratio: 34.776, Citizenship: U.S. Citizen, First Time Home Buyer: No, Non-Occupant Coborrower: No.
- Property Information:** Occupancy: Primary Residence, Property Type: Single Family, Number of Units: 1 Unit, Number of Stories: 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	Re-Submit Rate: 4 Desired Rate: 4 CLTV: 0	Revise Search Price: 102.733 Desired Price: Price/Estimated Value: 225000	Lock: 30 Desired Lock: 30 Appraisal Amount: 225000
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	

Select a rate/price to submit a Profile Change.

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
<b>Total Adjustments:</b>	<b>-0.500</b>	<b>0.000</b>	<b>0.000</b>

**Notes/Advisories:**

- Maximum of 4 loans with a max cumulative dollar amount of \$1,500,000 to any 1 borrower. Please contact Lender for more details.
- 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>.

Apply Change
Cancel

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