



HOW TO: Request a Profile Change/Updating Loan Terms

After your loan is locked and changes need to be made to the loan terms or data (i.e. Loan Amount, Program, Property Type, etc.), the rate needs to be updated/validated with the revised information. Please follow the steps below to process a **profile change** to update your rate.

Step 1: Click on Change Request (from the Product Pricing & Lock tab)

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%**

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LOAN SUMMARY

- 1003
- PRODUCT PRICING & LOCK
- DOCUMENTS
- CONDITIONS
- FEES

LOAN ACTIONS

- Import Additional Data
- Order Credit
- Order DU
- Order LPA

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

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 Icon in the top toolbar

OB Change Request X

Selected Loan: Loan ID: 3684 | Status: Locked | Borrower: [Name]
Change Request

Save As Prospect Submit

Lien Information

First Lien Amt: 106000 <input checked="" type="checkbox"/> Search for First	Second Lien Amt: 0 <input type="checkbox"/> Search for Second	HELOC Line Amt: 0 <input type="checkbox"/> Search for HELOC	HELOC Drawn Amt: 0
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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]
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TPO Connect – Requesting a Profile Change/Updating Loan Terms

Step 3: Select the following options to start the Profile Change:

- Select Profile Change (Screen will default to lock extension. You must switch this to Profile Change)
- Select First Lien
- Click the “Profile Change” Button

The screenshot shows the 'OB Change Request' interface. At the top, there are navigation tabs: Pipeline, Change Request, New Search, and RateSheet. Below this, a toolbar contains various icons. The main content area is titled 'Submit a change request' and includes a section for 'Select type of change request' with three numbered steps: 1. Lock Extension (radio button), 2. Select Lien (dropdown menu set to 'First Lien'), and 3. Profile Change (radio button). A red arrow points to the 'Profile Change' radio button, and a red box highlights the 'Profile Change' button below it. Below this section are 'Borrower Information' and 'Loan Summary' sections.

Step 4: The Standard Lock form will now become editable for you to make the necessary changes. Once the changes are made, click “Submit.”

The screenshot shows the 'OB Change Request' interface with the 'Profile Change Product Search' dropdown selected. A red box highlights the 'Submit' button at the top. Below the button, a green message reads 'Make your Change and click on Submit'. The form is divided into four main sections: 'Lien Information' (with fields for First Lien Amt, Second Lien Amt, HELOC Line Amt, HELOC Drawn Amt, and search checkboxes), 'Loan Information' (with fields for Price/Estimated Value, Appraisal Amount, Loan Purpose, Cash-Out Amount, LTV, CLTV, HCLTV (Line Amt), HCLTV (Drawn Amt), and Waive Escrows), 'Borrower Information' (with fields for Borrower First Name, Borrower Last Name, FICO, Self Employed, Income Documentation, Asset Documentation, Employment Documentation, DTI Ratio, Citizenship, First Time Home Buyer, and Non-Occupant Coborrower), and 'Property Information' (with fields for Occupancy, Property Type, Number of Units, and Number of Stories).

TPO Connect – Requesting a Profile Change/Updating Loan Terms

Step 5: The Locked Program and Rate will be highlighted for you to select the Lock Icon next to the highlighted ribbon.

The screenshot shows the 'OB Change Request' interface. At the top, it displays 'Selected Loan: Loan ID: 3929 Status: Locked Borrower:'. Below this is a 'Historical Pricing Research' section with various input fields for Rate, Price, Lock, and Loan Amount. A table titled 'Eligible Product' is shown below, with columns for Rate, Price, Margin, Lock, P&I, Detail, and Compare. The row for 'ENMA Conforming 30 Yr Fixed' is highlighted in orange, and its lock icon is circled in red. Below the table is a 'View Pricing for lock period: 30' section with a sub-table of rates and prices.

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	

NOTE: It is possible to select a different rate and price at this time. It is not possible to select a different number of days. That must be processed as a Lock Extension.

Step 6: Review the differences in the Locked data and proposed changed values to ensure the changes are displaying as expected. Click “Apply Change.”

The screenshot shows the 'OB Change Request' interface with a comparison table. The table has columns for 'Loan Field', 'Original Value', and 'Change Request Value'. Below the table is a 'First Lien' section with columns for Reason, Points, Rate, and Margin. At the bottom, there is a 'Submit Change Request' button highlighted in red, and a 'Cancel' button.

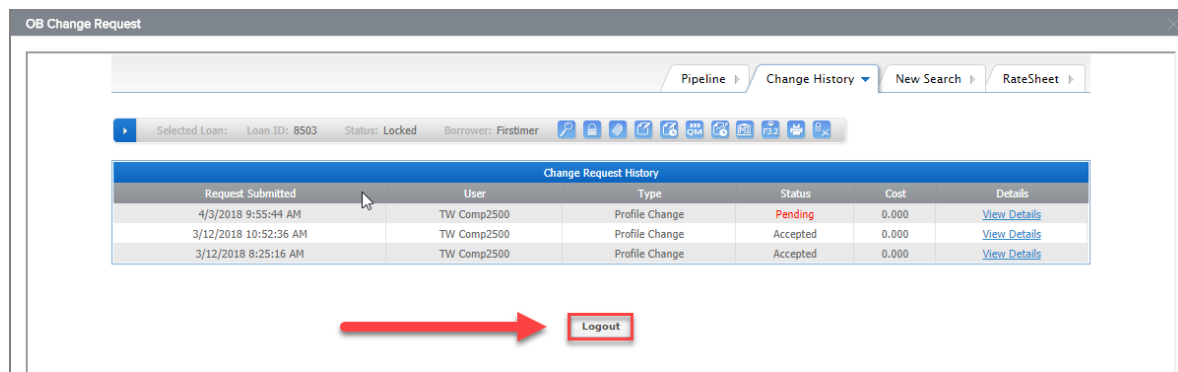
Loan Field	Original Value	Change Request Value
Search Timestamp	10/03/17 4:56 PM	10/03/17 4:56 PM
Loan Amt	\$150,300	\$150,000
Loan Amount (Total)	150300	150000
LTV	66.8	66.67
Discount/Rebate (\$/%)	-2.733% (-\$4100)	-2.733% (-\$4100)
P & I Pmt	\$718	\$716
QM Loan Amount	150300	150000
Total Fee Credit Dollar Amount	\$4,108	\$4,100

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/getstuffedone>.

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Step 7: Click the log out link and close the product and pricing window to ensure the update is processed successfully.



NOTE: The changes to the loan/lock will update and push to the loan within 2-3 minutes of applying the change.