











Change Request Submission Instructions through TPO Connect and Optimal Blue

Loan must be locked through OB to use the OB Change request tool

1. Go to pipeline and select the locked loan.

WELCOME		PIPELINE		ADD NEW LOAN		SCENARIOS		REQUEST DISCLOSURES		ORDER APPRAISAL		BROKER FLYERS		MARKETING PORTAL		RE	
LOAN OPTIONS																	
CHANNEL		Name / Loan # / Property Address												Lock & Request Status			
<input type="radio"/> All																	
<input checked="" type="radio"/> Wholesale																	
<input type="radio"/> Correspondent Delegated																	
<input type="radio"/> Correspondent Non-Delegated																	
VIEW																	
		<input type="checkbox"/>															
		<input type="checkbox"/>		COC3, Theo #801902113324 1234 Happy Street Atlanta GA 30305										Expired			
		<input type="checkbox"/>		COC4, James SalesFor... #801902113333 1234 Happy Street Atlanta GA 30305										Expired			
		<input type="checkbox"/>		COC2, Tim #801902113323 1234 Happy Street Atlanta GA 30305										Expired			
		<input type="checkbox"/>		Test HappyLedy, Happy #802012115902 1234 Happy Street Atlanta GA 30305										Locked			

3. Click on Change Request which will launch you to OB.

WELCOME PIPELINE ADD NEW LOAN SCENARIOS REQUEST DISCLOSURES ORDER APPRAISAL BROKER FLYERS MARKETING PORTAL RESOURCES & TOOLS TRAINING CONTACT US

Happy Test HappyLady
1234 Happy Street, Atlanta, GA, 30305
I Love AOMG

Loan #: 802012115902
Total Loan Am... \$150,000.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 3.000%
Loan To Value... 78.00% / 75.00%

Started Wh 1st

Activities Workflow

LOAN SUMMARY

1003

PRODUCT PRICING & LOCK

Product, Pricing & Lock

View Lock History Change Request

Product & Lock Details

Current Lock Status
Locked

4. Next you will see change request options. Select the dial button next to the change required.

OB Change Request

User: B. Test Time Zone: EST

Angel Oak MORTGAGE SOLUTIONS

RATEWATCH by MORTGAGECOACH MBS Quoteline

Pipeline Change Request New New Search Rate Sheet

Selected Loans: Loan ID: 19390 Status: Locked Borrower: Test HappyLady

Submit a change request

Select type of change request:

☒ Lock Extension

1. ☐ Float Down ☐ Profile Change ☐ Relock

2. Select Lien: First Lien

3. Enter lock extension days:

4. Calculate Cost Cost Lookup

5. Submit Request

5. To request a rate lock extension: select Lock Extension (the lien type will always default to First Lien), enter the number of days required and then click calculate cost. OB will calculate the extension cost and display revised Final Price after the extension cost is applied. Click submit to initiate the request.

Submit a change request

Select type of change request:

☒ Lock Extension

1. ☐ Float Down ☐ Profile Change ☐ Relock

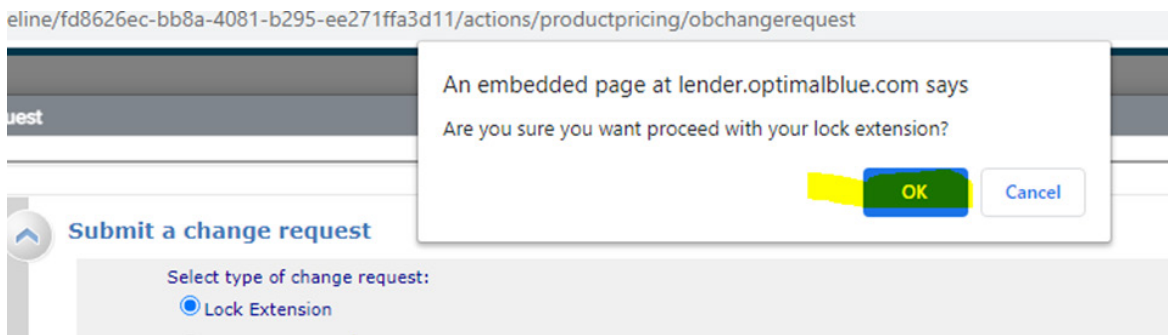
2. Select Lien: First Lien

3. Enter lock extension days: 2

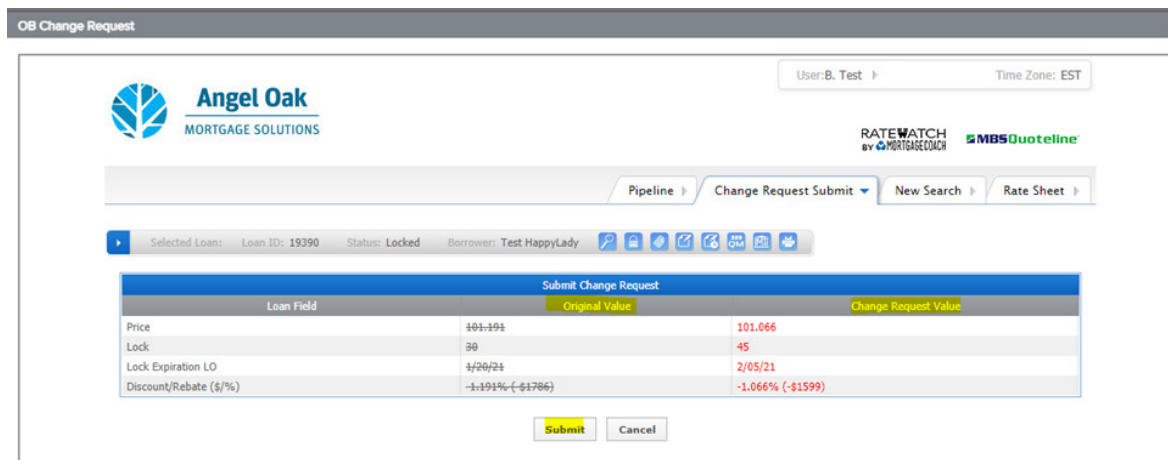
4. Calculate Cost Cost Lookup Your request will cost -0.050. Final Price after applying the cost is 100.714.

5. Submit Request

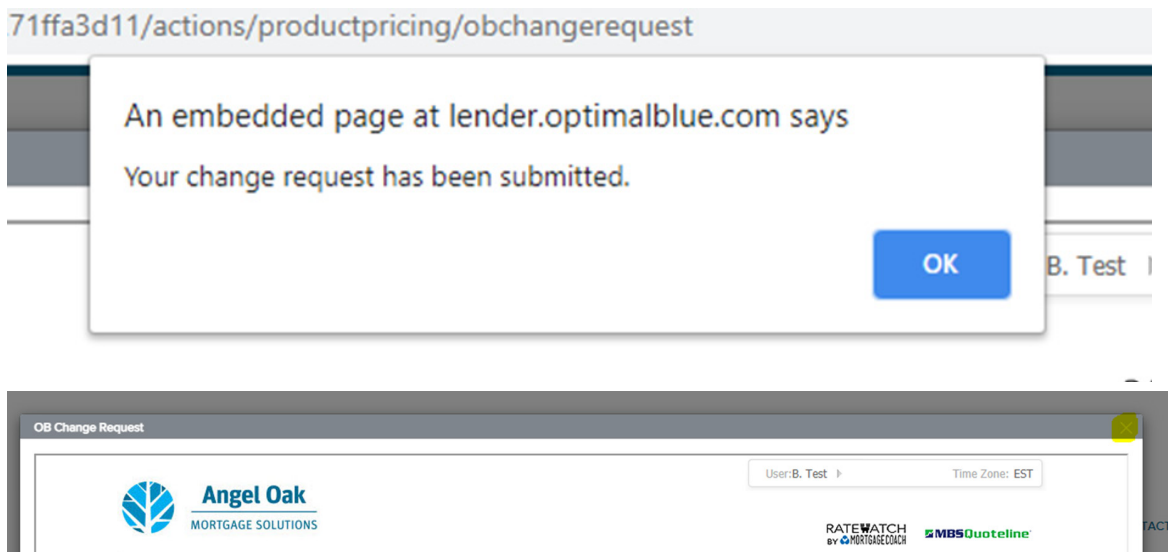
6. Click OK to confirm to proceed with the request.



7. Comparison screen populates for review. Click submit to initiate the change request.



8. You will receive confirmation the change request has been submitted. Click OK and then the X in top right corner to exit the file and go back to the file in TPOC. Exit the file so the AOMS team can process the request.



9. Email received once change request has been accepted with an updated copy of the confirm (which also pushes to Secondary Marketing Lock Confirmation folder under Documents in TPOC).

***Profile change request:**

Follow steps 1-3

1. Under submit a change request select profile and then click profile change.

Submit a change request

Select type of change request:

☐ Lock Extension

1. ☐ Float Down

☒ Profile Change

☐ Relock

2. Select Lien: First Lien

3. Profile Change

2. This opens the lock request form in OB to allow the loan profile to be restructured. The profile changes will not push back to Encompass until the Lock Desk has accepted/validated the change request. *in this example the loan amount increased, resulting in an LTV increase from 78% to 80%. Once the changes are entered on the lock request form click submit.

Original Structure.

Lien Information

☒ Search for First Lien ☐ Search for Second Lien ☐ Search for HELOC Second Lien

1st Mto Loan Amt (Base) 450000

2nd Mto Loan Amt 0

HELOC Line Amt 0

HELOC Drawn Amt 0

Loan Information

Price/Estimated Value 450000

Appraisal Amount 450000

Loan Purpose Purchase

Cash-Out Amount 0.00

LTV 77.78

CLTV New

HCLTV

Waive Escrows No

Months of Reserves 36

3. Change Request to increase loan amount and LTV.

Pipeline Selected Loan New Search Rate Sheet

Selected Loan: Loan ID: 19793 Status: Locked Borrower: Test HappyLady

Submit

Lien Information

Search for First Lien Search for Second Lien Search for HELOC Second Lien

1st Mtg Loan Amt (Base) 360000 2nd Mtg Loan Amt 0 HELOC Line Amt 0 HELOC Drawn Amt 0

Loan Information

Price/Estimated Value 450000 Appraisal Amount 450000 Loan Purpose Purchase Cash-Out Amount 0.00

LTV 80.00 CLTV New HCLTV

Waive Escrows

4. Pricing is not affected by the LTV increase; however, the broker has the option to select the original pricing or reprice with a different option. The broker will select the rate/price to proceed with by clicking the blue lock next to the pricing option.

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

Links	Eligible Product	Rate	ARM Margin	APR	P&I	Closing Cost (\$)	Price	Discount/Rebate(\$)	Bona Fide Discount in Points	Detail	Compare
	FNMA Agency 30 Yr Fixed	3.000	0.000	3.000	\$1,518	\$0	101.040	-\$3,744	0.000%	Hide	

View Pricing for lock period: 30 Search Timestamp: 12/19/20 4:45 PM

Rate	APR	P&I	Closing Cost (\$)	Origination Charges(\$)	Price	Total Credit (\$)	Discount/Rebate(\$)	Select
2.250	2.488	\$1376	\$11,192	\$11,192	96.891	\$0	\$11,192	
2.375	2.546	\$1399	\$8,050	\$8,050	97.764	\$0	\$8,050	
2.500	2.607	\$1422	\$5,015	\$5,015	98.607	\$0	\$5,015	
2.625	2.695	\$1446	\$3,258	\$3,258	99.095	\$0	\$3,258	
2.750	2.767	\$1470	\$774	\$774	99.785	\$0	\$774	
2.875	2.875	\$1494	\$0	\$0	100.452	\$1,627	-\$1,627	
3.000	3.000	\$1518	\$0	\$0	101.040	\$3,744	-\$3,744	
3.125	3.125	\$1542	\$0	\$0	101.373	\$4,943	-\$4,943	
3.375	3.375	\$1592	\$0	\$0	101.737	\$6,253	-\$6,253	
3.500	3.500	\$1617	\$0	\$0	102.124	\$7,646	-\$7,646	

5. Comparison screen populates for review. Click submit to initiate the change request.

OSB Change Request

MORTGAGE SOLUTIONS RATEWATCH by MORTGAGELOANER MBS Quoteline

Pipeline Change Request Submit New Search Rate Sheet

Selected Loan: Loan ID: 19793 Status: Locked Borrower: Test HappyLady

Submit Change Request

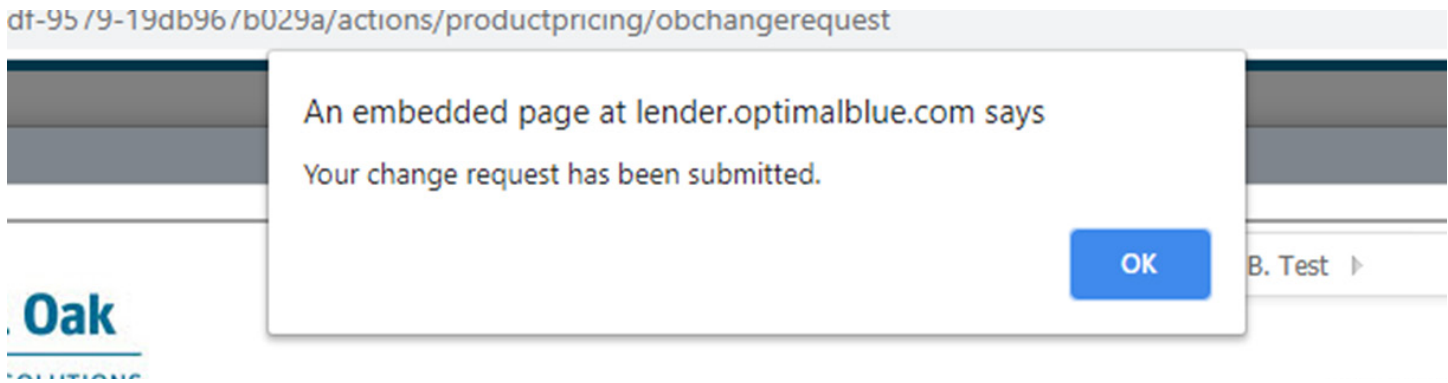
Loan Field	Original Value	Change Request Value
Search Timestamp	12/19/20 10:01 AM	12/19/20 10:03 AM
1st Mtg Loan Amt (Base)	\$360,000	\$360,000
1st Mtg Loan Amt (Total)	\$360,000	\$360,000
LTV	77.78	80.00
Compensation (\$)	\$9,645	\$9,900
Discount/Rebate (1%)	-\$9,645 (-\$9,645)	-\$3,744 (-\$3,744)
Exempt from Funding Fee	Unknown	No
P & I Point	\$1,518	\$1,518
QM Loan Amount	\$60,000	\$60,000
QM Points and Fees Cap Dollar	\$650	\$1080.00
QM Remaining Points and Fees Dollar	\$750	\$900.00
QM Total Points and Fees Dollar	\$750	\$1800.00
Total Fee Credit Dollar Amount	\$9,640	\$3,744
VA Veteran Type/History	Unknown	Active Duty - 1st use

Reason	Points	Rate	Margin
LTV is 80%, And FICO is >=740	-0.500	0.000	0.000
Total Adjustments:	-0.500	0.000	0.000

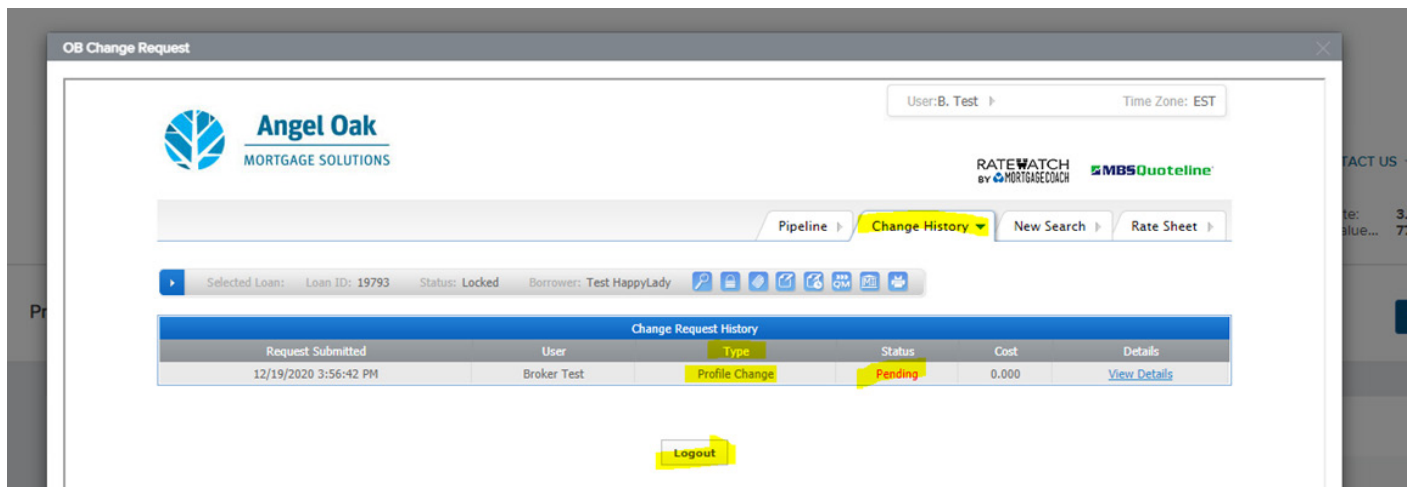
Notes/Advisors:
 1. Borrowers with multiple financed properties may be subject to additional restrictions. Please contact the Lender for details.
 2. The borrower's credit history related to bankruptcy and derogatory housing events, including mortgage late payments, has not been evaluated to determine eligibility for this program. Contact the Lender for related requirements.
 3. Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.
 4. Loans utilizing 2021 loan limits will be available for delivery on or after January 1, 2021.
 5. Loans utilizing 2021 loan limits will be available for delivery on or after January 1, 2021.

Submit **Cancel**

6. User will receive confirmation the change request has been submitted. Click OK.



7. Change request will show as pending until the Lock Desk validates/accepts. Click log out to exit the file in TPOC.



8. Once the Lock Desk Team accepts the change request an updated lock confirm will push to the efolder in Encompass and the Secondary Marketing Lock confirmation folder of TPOC.



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