

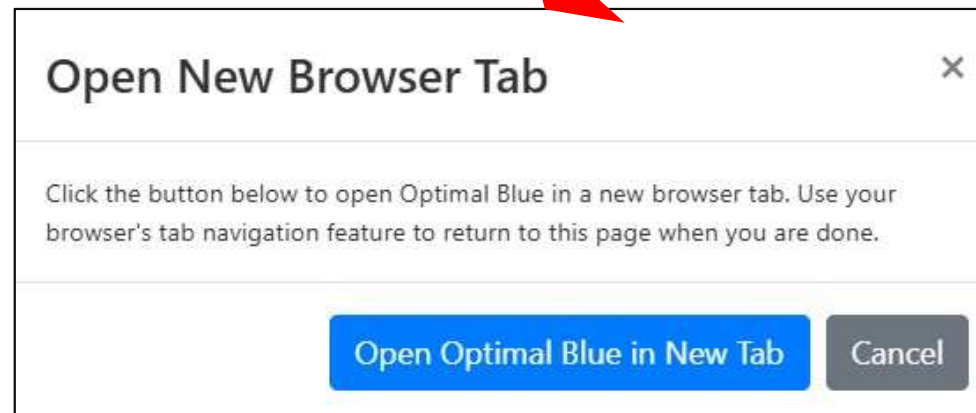
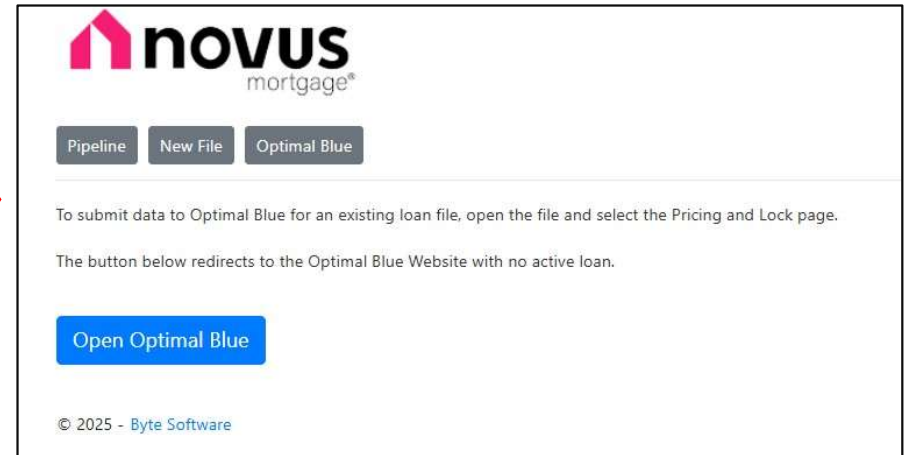


How to use quick price for a Prospect Loan

If you need assistance, please reach out to your account executive or account manager.

How to use quick price

On the pipeline view, navigate 'Optimal Blue' button on the top menu and click. On the next screen, click 'Open Optimal Blue' and continue to 'Open Optimal Blue in New Tab' on the pop-up.



How to use quick price

On the Search Form, fill out the information for the pricing. 'County' cannot be selected manually. Please enter a Zip code to auto-fill the County, or change 'State' to anything else other than California and change it back to use drop-down list.

Quick Price Search Form

 [Loan Officer](#)

Search

Loan Information

Lien Position

First Lien

Loan Type

Conventional

Base Loan Amount

\$

Total Loan Amount

\$0

Loan Purpose

Select

Estimated Property Value

\$

Appraised Value

\$

Subordinate Financing

LTV

CLTV

HCLTV

Borrower Information

Loan Level FICO

DTI Ratio

%

Properties Financed

1

Cash-Out Amount

\$

Reserve Months

36

Citizenship

U.S. Citizen

☐ Self Employed

☐ Non-Occupant Co-Borrower

Property Information

Occupancy

Select

Property Type

Select

Number of Units

1 Unit

Number of Stories

1

Property Address

Property City

Property Zip

Zip Code

State

California (CA)

County

Select County

Filters and Additional Pricing Variables

Product Filters

2 Selected

Term

30 Years

Amortization Type

Fixed

ARM Fixed Term

Select

Desired Price

Desired Rate

%

Desired Lock Term

30

Interest Only

No

Prepayment Penalty

None

Waive Escrows

No

Automated U/W System

Not Specified

How to use quick price

Under Expanded Guidelines, please make sure to choose correct Income Verification Type for a better search result. Once all required information is filled out, click 'Search' on the top-right corner.

Expanded Guidelines

Income Verification Type	Housing Event Type	Housing Event Seasoning	Bankruptcy Type	Bankruptcy Outcome	Bankruptcy Seasoning	DSCR
P&L: 1 Year	None	Not Applicable	None	Not Applicable	Not Applicable	

Mortgage Lates - Last 12 Months

Mortgage Lates - Last 13 to 24 Months

30 Days	60 Days	90 Days	120 Days	30 Days	60 Days	90 Days	120 Days
0	0	0	0	0	0	0	0

Quick Price Search Form



Loan Information

Lien Position	Loan Type	Base Loan Amount	Total Loan Amount	Loan Purpose	Estimated Property Value
First Lien	Conventional	\$	\$0	Select	\$

How to use quick price

You can see the eligible products based on the search criteria. List of ineligible products are also provided with reasons to help you understand. You can click 'Modify Search' to go back and make changes to make them eligible.

Rate Search Results

 [Loan Officer](#)

Save

Modify Search

All Lock Periods

Single Lock Period

ELIGIBLE PRODUCTS (1)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I
☐ Novus Mortgage ESSENTIAL P&L 30 YR FIXED (EPL30)		7.125%	100.250	-0.250% (\$1,750)	30	\$4,716

INELIGIBLE PRODUCTS	DISQUALIFIERS
Novus Mortgage AUS Jumbo 30 Year Fixed	 Number of Units is 1 Unit, And State is Contiguous States, DC, & PR, And 1st Mtg Loan Amt (Total) < 806501 Income Verification Type is not Full Doc
Novus Mortgage CHOICE BANK STMTS 30 YR FIXED (CBS30)	 Income Verification Type is P&L: 1 Year
Novus Mortgage CHOICE DSCR 30 YR FIXED (CDSCR30)	 Occupancy is Primary Residence Income Verification Type is P&L: 1 Year First Time Home Buyer is Yes DSCR < 0.75
Novus Mortgage CHOICE VOE 30 YR FIXED (CVOE30)	 Income Verification Type is P&L: 1 Year
Novus Mortgage ESSENTIAL BANK STMTS 30 YR FIXED (EBS30)	 Income Verification Type is P&L: 1 Year
Novus Mortgage ESSENTIAL DSCR 30 YR FIXED (EDSCR30)	 Occupancy is Primary Residence First Time Home Buyer is Yes Income Verification Type is P&L: 1 Year
Novus Mortgage ESSENTIAL VOE 30 YR FIXED (EVOE30)	 Self Employed is Yes Income Verification Type is P&L: 1 Year
Novus Mortgage FOREIGN NATIONAL DSCR 30 YR FIXED (FN30)	 Occupancy is Primary Residence Citizenship is U.S. Citizen Income Verification Type is P&L: 1 Year Occupancy is not Investment Property, And First Time Home Buyer is Yes
Novus Mortgage Jumbo Express 30 Year Fixed	 Total Loan Amount is below minimum county loan limit (\$1,209,751) Income Verification Type is not Full Doc

How to use quick price



Click the eligible product name, you will see the rates with price and eligible lock periods.

ELIGIBLE PRODUCTS (1)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	PMI
☐ Novus Mortgage ESSENTIAL P&L 30 YR FIXED (EPL30)		7.125%	100.250	-0.250% (\$1750)	30	\$4716
Last Pricing Update: 7/16/2025 8:55:15 AM PT						
Search Timestamp: 7/16/2025 3:57:26 PM PT						
		View Price				
Rate	PMI	30 DAY (8/15/2025)				
7.000	\$4,657.12	☐	99.625			
7.125	\$4,716.03	☐	100.250			
7.250	\$4,775.23	☐	100.750			
7.375	\$4,834.73	☐	101.375			
7.500	\$4,894.50	☐	101.875			
7.625	\$4,954.56	☐	102.375			
7.750	\$5,014.89	☐	102.875			
7.875	\$5,075.49	☐	103.000			
8.000	\$5,136.35	☐	103.000			
8.125	\$5,197.48	☐	103.000			
8.250	\$5,258.87	☐	103.000			
8.375	\$5,320.51	☐	103.000			
8.500	\$5,382.39	☐	103.000			
8.625	\$5,444.53	☐	103.000			
8.750	\$5,506.90	☐	103.000			
8.875	\$5,569.51	☐	103.000			
9.000	\$5,632.36	☐	103.000			
Adjustment Reasons		Points	Rate	Margin		
LTV is 65.01-70%, And FICO is 700-719		-0.375	0.000	0.000		
Total Adjustments		-0.375	0.000	0.000		