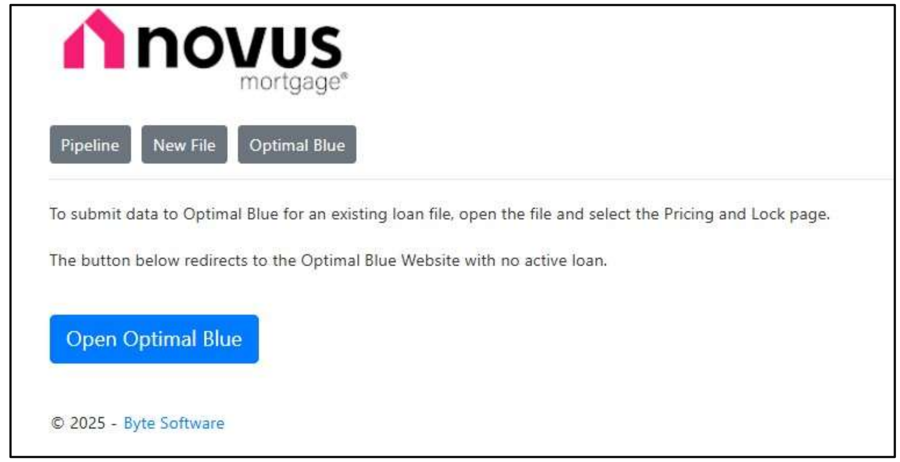
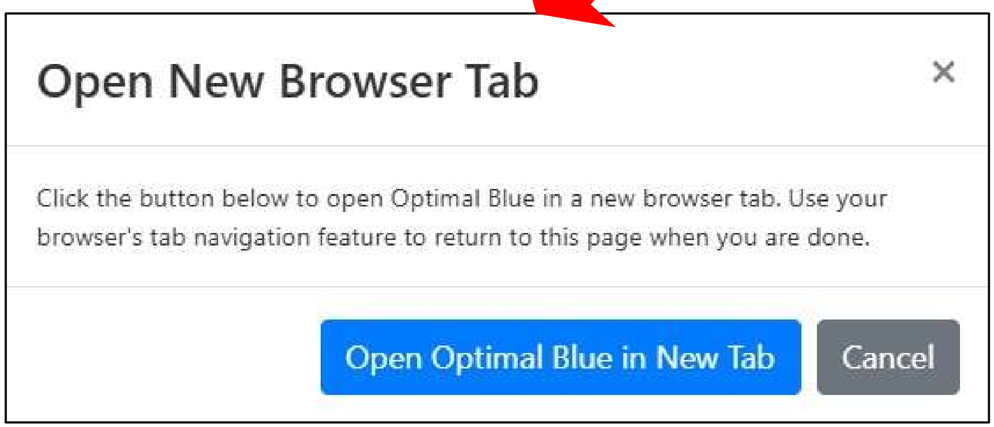
How to use quick price for a Prospect Loan

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

How to use quick price

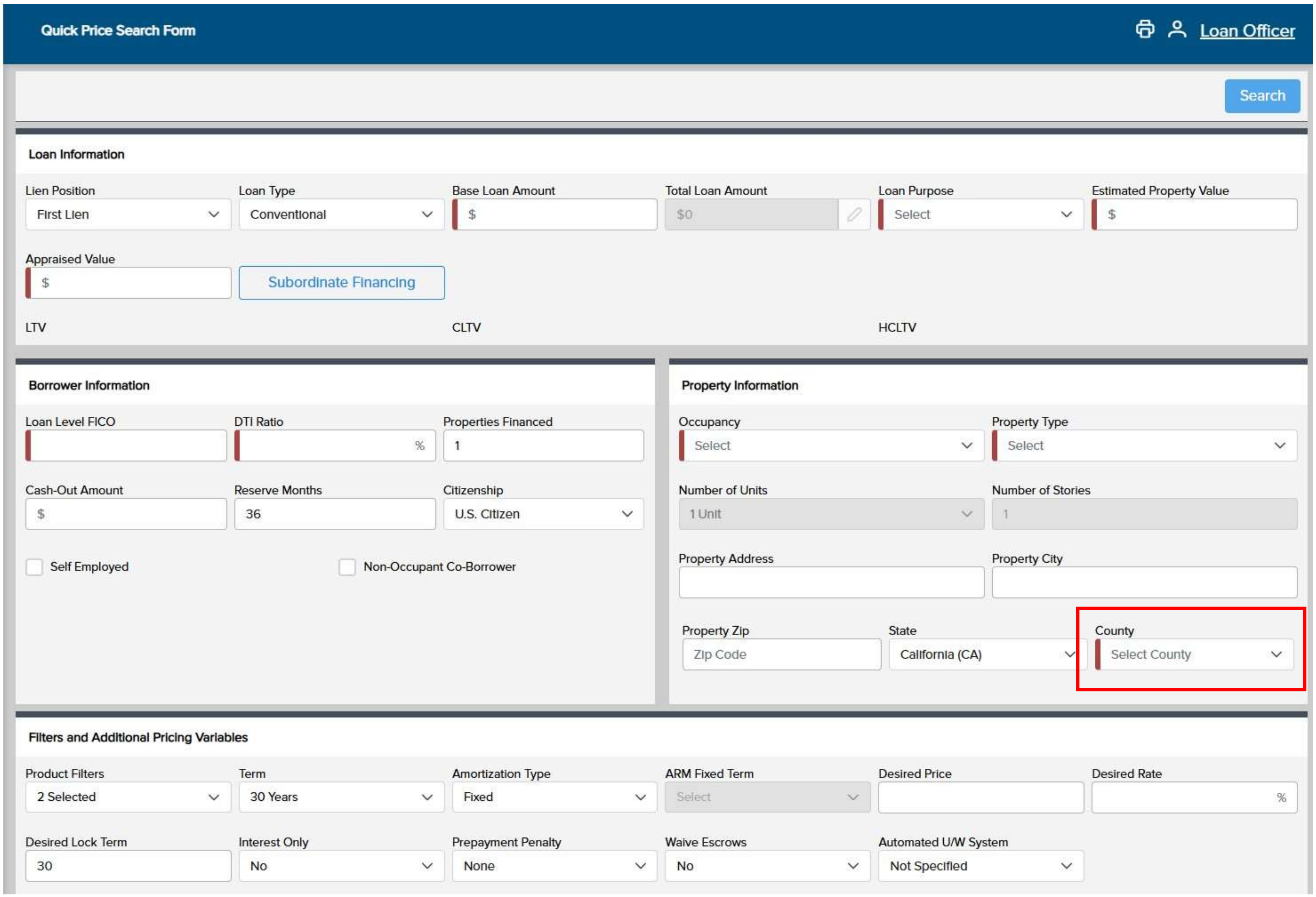
On the pipeline view, navigate ‘Optimal Blue’ button on the top menu and click. On the next screen, click ‘Open Optimal Blue’ and continue to ‘Open Optimal Blue in New Tab’ on the pop-up.



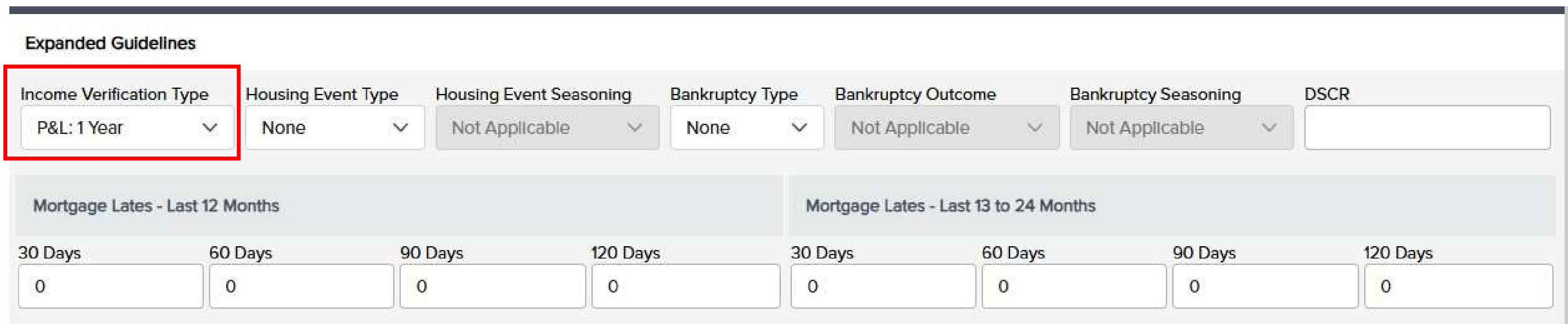


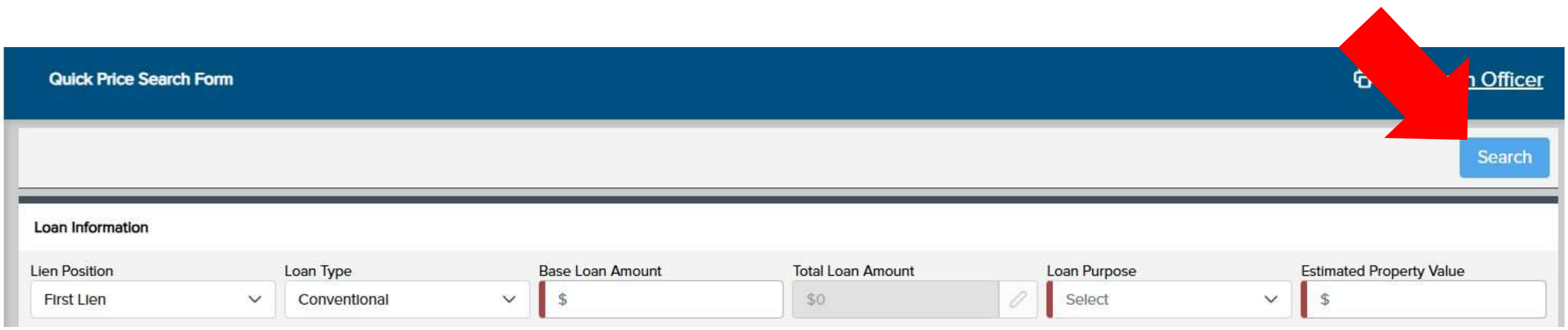
How to use quick price

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.



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.





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	P&I
Novus Mortgage ESSENTIAL P&L 30 YR FIXED (EPL30)	7.125%	100.250	-0.250% ($1,750)	30	$4,716

Last Pricing Update: **7/16/2025 8:55:15 AM PT**

Search Timestamp: 7/16/2025 3:57:26 PM PT

View: Price

Rate	P&I	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**