



How to Request Lock (including lock extension)

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

How to request lock

In the file, navigate on the left panel and go to 'Pricing and Lock Request' screen. Use 'What if' if you want to see the price for the scenarios other than loan is approved with (such as different LTV, DTI, loan amount or PPP).



Pipeline New File Optimal Blue

Lock Desk / Secondary ▾

All Screens ▾

1008 Transmittal

Conditions

Home

Pricing and Lock Request

Stored Documents

URLA Borrower Info

URLA Lender Loan Info

Pricing and Lock Request

100803 (Test Test)



Optimal Blue

Optimal Blue User Name retail.loano officer

Optimal Blue Loan Identifier 180

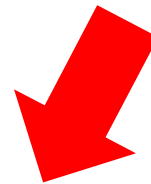
There is no active lock request for this loan

Submit to Optimal Blue

Submit as Loan Officer

What If

What If as Loan Officer



How to request lock

In What If mode, you can play the scenarios for a price, but lock request cannot be made.

Quick Price Search Form

Loan Officer

Search

Loan Information

Lien Position

First Lien

Loan Type

Conventional

Base Loan Amount

\$900,000

Total Loan Amount

\$900,000

Loan Purpose

Purchase

Purchase Price

\$1,000,000

Appraised Value

\$1,000,000

Subordinate Financing

LTV

90.00%

CLTV

90.00%

HCLTV

90.00%

Borrower Information

Loan Level FICO

780

DTI Ratio

22.1%

Properties Financed

1

Cash-Out Amount

\$0.00

Reserve Months

0

Citizenship

U.S. Citizen

Self Employed

☒

First Time Home Buyer

☐

Non-Occupant Co-Borrower

☐

Property Information

Occupancy

Primary Residence

Property Type

Condo

Number of Units

1 Unit

Number of Stories

1

Property Address

109 S Alanmay Ave #307

Property City

San Gabriel

Property Zip

91716

State

California (CA)

County

Los Angeles

Filters and Additional Pricing Variables

Product Filters

2 Selected

Term

30 Years

Amortization Type

Fixed

ARM Fixed Term

Select

Desired Price

100,000

Desired Rate

%

Desired Lock Term

15

Interest Only

No

Prepayment Penalty

None

Waive Escrows

No

Automated U/W System

Not Specified

Borrower Pays MI (if applicable)

Yes

Reduced MI

No

Expanded Guidelines

Income Verification Type

Full Doc

Housing Event Type

None

Housing Event Seasoning

Not Applicable

Bankruptcy Type

None

Bankruptcy Outcome

Not Applicable

Bankruptcy Seasoning

Not Applicable

DSCR

Mortgage Lates - Last 12 Months

30 Days

0

60 Days

0

90 Days

0

120 Days

0

Mortgage Lates - Last 13 to 24 Months

30 Days

0

60 Days

0

90 Days

0

120 Days

0

How to request lock

To request the rate lock, please click 'Submit to Optimal Blue' and launch the pricing engine in a new tab.



Pipeline New File Optimal Blue

Lock Desk / Secondary ▾

All Screens ▾

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Optimal Blue

Optimal Blue User Name retail.loano officer

Optimal Blue Loan Identifier 180

There is no active lock request for this loan

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Submit as Loan Officer

What If

What If as Loan Officer



How to request lock

On the search, most of the fields are disabled to prevent the changes on the loan. If anything needs to be changed or updated, please submit a COC.

Product and Pricing Search

Loan Office

OB Loan Number
180

OB Status
Registered

LOS Loan Number
100803

LOS Status
Registered

Originator
Loan Officer

Loan Notes
2 Notes

Search

Loan Scenario

+ Add Scenario

Scenario Name

Loan Scenario

Loan Information

Lien Position
First Lien

Loan Type
Conventional

Base Loan Amount
\$900,000

Total Loan Amount
\$900,000

Loan Purpose
Purchase

Purchase Price
\$1,000,000

Appraised Value
\$1,000,000

Subordinate Financing

LTV
90.00%

CLTV
90.00%

HCLTV
90.00%

Borrower Information

Loan Level FICO
780

DTI Ratio
22.1%

Properties Financed
1

Cash-Out Amount
\$0.00

Reserve Months
0

Citizenship
U.S. Citizen

☐ Self Employed

☐ First Time Home Buyer

☐ Non-Occupant Co-Borrower

Property Information

Occupancy
Primary Residence

Property Type
Condo

Number of Units
1 Unit

Number of Stories
1

Property Address
109 S Alameda Ave #307

Property City
San Gabriel

Property Zip
91776

State
California (CA)

County
Los Angeles

Filters and Additional Pricing Variables

Product Filters
2 Selected

Term
30 Years

Amortization Type
Fixed

ARM Fixed Term
Select

Desired Price
100,000

Desired Rate
%

Desired Lock Term
15

Interest Only
No

Prepayment Penalty
None

Waive Escrows
No

Automated L/W System
Not Specified

Borrower Pays MI (if applicable)
Yes

Reduced MI
No

Expanded Guidelines

Income Verification Type
Full Doc

Housing Event Type
None

Housing Event Seasoning
Not Applicable

Bankruptcy Type
None

Bankruptcy Outcome
Not Applicable

Bankruptcy Seasoning
Not Applicable

DSCR

Mortgage Lates - Last 12 Months

Mortgage Lates - Last 13 to 24 Months

30 Days
0

60 Days
0

90 Days
0

120 Days
0

30 Days
0

60 Days
0

90 Days
0

120 Days
0

How to request lock

Select the product that the loan is currently approved with (do not select any other program the loan is not approved for, the lock will be denied) and click the rate/price/period you wish to lock.

All Lock Periods

Single Lock Period

 Originator Assistant 0

ELIGIBLE PRODUCTS (2)

☐ Novus Mortgage HIGH BALANCE 30 YR FIXED - DU (HB30-DU)

i

MI

6.750%

100.000

Pass

0.000%
\$0

15

\$5,837

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

Search Timestamp: 7/16/2025 4:27:57 PM PT

View

Price

Rate	P&I		15 DAY (7/31/2025)	30 DAY (8/15/2025)
6.250	\$5,541.45		☐ 98.125	☐ 98.000
6.375	\$5,614.83		☐ 98.625	☐ 98.500
6.500	\$5,688.61		☐ 99.125	☐ 99.000
6.625	\$5,762.80		☐ 99.625	☐ 99.500
6.750	\$5,837.38		☐ 100.000	☐ 99.875
6.875	\$5,912.36		☐ 100.375	☐ 100.250
7.000	\$5,987.72		☐ 100.875	☐ 100.750
7.125	\$6,063.47		☐ 101.000	☐ 100.875
7.250	\$6,139.59		☐ 101.500	☐ 101.375
7.375	\$6,216.08		☐ 101.875	☐ 101.750

Adjustment Reasons

	Points	Rate	Margin
LTV is 85.01-90, And Loan Purpose is Purchase, And FICO is >=780, And Non-Standard Loan Term (Months) is > 15 Yrs	-0.250	0.000	0.000
LTV is 85.01-90, And Property Type is Condo, And Loan Purpose is Purchase	-0.750	0.000	0.000
LTV is 85.01-90, And High Balance/Super Conforming is Yes, And Loan Purpose is Purchase	-1.000	0.000	0.000
Total Adjustments	-2.000	0.000	0.000

Notes/Advisories:

1. Annual Qualifying Income of \$420000 is 394.00% of the Los Angeles County FFIEC June 2025 MFI of \$106600.

2. Annual Qualifying Income of \$420000 is 370.04% of the Los Angeles County FHFA May 2025 AMI of \$113500.

3. Depending on the of type of Condo Project and required Review Type, additional restrictions may apply.

4. For this scenario, AUS Not Specified was run through eligibility and pricing as DU.

5. Eligibility is determined based on the DTI entered in the search, if interest rate selected impacts DTI, accurate eligibility can only be ensured by correcting the DTI and running the search again.

6. It is assumed that the Mortgage Insurance is paid by the borrower(s). For LPMI, please select 'No' for Borrower Pays MI.

How to request lock

On the pop-up screen, please click 'Proceed to Lock Form' to continue.

Novus Mortgage HIGH BALANCE 30 YR FIXED - DU

Rate Details

QM Trace ☒

Guidelines

Payment Schedule

Rate	6.750%	Base Loan Amount	\$900,000.00
Price	100.000	Total Loan Amount	\$900,000.00
Discount/Rebate	0.000% / \$0	Amount Financed	\$900,000.00
P&I	\$5,837.38	Prepaid Finance Charge	\$0.00
Lock Period	15 Days		

Proceed to Lock Form



How to request lock

You can review the lock expiration date, rate and the final price. Click 'Request Lock' to continue.

Lock Form

Loan Officer

OB Loan Number 180	OB Status Registered	LOS Loan Number 100803	LOS Status Registered	Originator Loan Officer	Loan Notes 2 Notes	Printer Friendly Version	Modify Search	Update LOS	Request Lock
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Product Information

Search Timestamp 7/16/2025 4:27 PM PT	Product Name Novus Mortgage HIGH BALANCE 30 YR FIXED - DU	Product Code HB30-DU	Lock (Expiration) 15 Days (7/31/2025)
Rate 6.750%	Price 100.000	Discount/Rebate (%) 0.000%	

Loan Information

Lien Position First	Loan Type Conventional	Base Loan Amount \$900,000	Total Loan Amount \$900,000	Total Open End (HELOC) Credit Limit \$0	HELOC Drawn Amount \$0
Purchase Price \$1,000,000	Appraised Value \$1,000,000				
Loan Purpose Purchase	LTV 90.00%	CLTV 90.00%	HCLTV 90.00%		
PMI Premium 0.000%	PMI Amount \$0.00	PMI Financed \$0.00	PMI Paid in Cash \$0.00		

Borrower Information

First Name Test	Last Name Test		
Loan Level FICO 780	DTI Ratio 22.11%	Properties Financed 1	Cash-Out Amount \$0
Reserve Months 0	Citizenship U.S. Citizen		
Self Employed Yes		Non-Occupant Co-Borrower No	
First Time Home Buyer No			

Property Information

Property Address 109 S Alanmay Ave #307	Property City San Gabriel	
Property Zip 91776	State California (CA)	County Los Angeles
Occupancy Primary Residence	Property Type Condo	
Number of Units 1 Unit		

Additional Filters and Pricing Variables

Term 30 Years	Amortization Type Fixed	Interest Only No	Prepayment Penalty None	Waive Escrows No	Automated U/W System Not Specified
Borrower Pays MI (if applicable) Yes					

How to request lock

Wait for the confirmation pop-up, and click 'Ok'. If you encounter any message other than successful confirmation, please reach out to Lockdesk at lockdesk@novus-mortgage.com for your issue.

Confirmation



Your lock request has been successfully submitted. Optimal Blue has successfully pushed the data to the LOS.



How to request lock



Once all steps are completed, the OB status will be updated to 'Lock Pending'.

Lock Form

OB Loan Number	OB Status	LOS Loan Number	Originator	Loan Notes
180	Lock Pending	100803	Loan Officer	5 Notes

Product Information

Lock Requested	Product Name	Product Code	Lock (Expiration)
7/16/2025 4:37 PM PT	Novus Mortgage HIGH BALANCE 30 YR FIXED - DU	HB30-DU	15 Days ()
Rate	Price	Discount/Rebate (%)	
6.750%	100.000	0.000%	

1 2 3 4 5 6 7 8 9 10 11 12

How to request lock

Lockdesk will review the request and send you the lock confirmation via email. Below is the new look of the lock confirmation.

OB Loan Number 180	OB Status Locked	LOS Loan Number 100803	LOS Status Registered
Product Information			
Product Name Novus Mortgage HIGH BALANCE 30 YR FIXED - DU		Product Code HB30-DU	Search Timestamp 7/16/2025 04:37 PM PT
Rate 6.750%		Price 100.000	Lock (Expiration) 15 Days (7/31/2025)
		Discount/Rebate (%) 0.000%	Lock Requested 7/16/2025 04:37 PM PT
Loan Information			
Lien Position First	Loan Type Conventional	Base Loan Amount \$900,000	Total Loan Amount \$900,000
Loan Purpose Purchase	LTV 90.00%	CLTV 0.00%	Purchase Price \$1,000,000
Closed End Subordinate Mortgage Total \$0	Total Open End (HELOC) Drawn Amount \$0	HCLTV 0.00%	Appraised Value \$1,000,000
		Total Open End (HELOC) Credit Limit \$0	

Borrower Information			Property Information		
First Name Test	Last Name Test		Property Address 109 S Alanmay Ave #307		
Loan Level FICO 780	DTI Ratio 22.110%	Properties Financed 1	Property City San Gabriel	Property State California (CA)	Property Zip 91776
Cash-Out Amount \$0	Reserve Months N/A	Citizenship U.S. Citizen	Property County Los Angeles		
Self Employed Yes			Occupancy Primary Residence	Property Type Condo	
Non-Occupant Co-Borrower No	First Time Home Buyer No		Number of Units 1 Unit		
Additional Filters and Pricing Variables					
Product Type Standard	Term 360	Amortization Type Fixed	Interest Only No	Prepayment Penalty None	Waive Escrows No
AUS DU	Borrower Pays MI Yes	Community Affordable 2nd No			

Expanded Guidelines					
Income Verification Type Full Doc	Housing Event Type None	Housing Event Seasoning Not Applicable	Bankruptcy Type None	Bankruptcy Outcome Not Applicable	Bankruptcy Seasoning Not Applicable
DSCR N/A					
Mortgage Lates - Last 12 Months			Mortgage Lates - Last 13 - 24 Months		
30 Days 0	60 Days 0	90 Days 0	120 Days 0	30 Days 0	60 Days 0
				90 Days 0	120 Days 0
Loan Level Adjustments					
Adjustment Reason	Points	Rate	Margin		
LTV is 85.01-90, And Loan Purpose is Purchase, And FICO is >=780, And Non-Standard Loan Term (Months) is > 15 Yrs	-0.250	0.000	0.000		
LTV is 85.01-90, And Property Type is Condo, And Loan Purpose is Purchase	-0.750	0.000	0.000		
LTV is 85.01-90, And High Balance/Super Conforming is Yes, And Loan Purpose is Purchase	-1.000	0.000	0.000		
Total Adjustments	-2.000	0.000	0.000		

Notes and Advisories
- Annual Qualifying Income of \$420000 is 394.00% of the Los Angeles County FFIEC June 2025 MFI of \$106600. - Annual Qualifying Income of \$420000 is 370.04% of the Los Angeles County FHFA May 2025 AMI of \$113500. - Depending on the type of Condo Project and required Review Type, additional restrictions may apply. - Eligibility is determined based on the DTI entered in the search, if interest rate selected impacts DTI, accurate eligibility can only be ensured by correcting the DTI and running the search again. - It is assumed that the Mortgage Insurance is paid by the borrower(s). For LPMI, please select 'No' for Borrower Pays MI.

How to request Lock Extension

To request the lock extension, please click 'Submit to Optimal Blue' and launch the pricing engine in a new tab.

[Pipeline](#)[New File](#)[Optimal Blue](#)[Lock Desk / Secondary](#)[All Screens](#)[1008 Transmittal](#)[Conditions](#)[Home](#)[Pricing and Lock Request](#)[Stored Documents](#)[URLA Borrower Info](#)[URLA Lender Loan Info](#)

Pricing and Lock Request

100803 (Test Test)



Optimal Blue

Optimal Blue User Name retail.loano officer

Optimal Blue Loan Identifier 180

There is no active lock request for this loan

[Submit to Optimal Blue](#)[Submit as Loan Officer](#)[What If](#)[What If as Loan Officer](#)

How to Register a Loan

Click 'Lock Extension' and enter the days you wish to extend the lock. Available for extension is 2 days, 7 days and 15 days. If you need longer extension, please reach out to lockdesk.

 **Change Request**

  **Loan Officer**

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
180	Locked	100803	Registered	Loan Officer	6 Notes

Loan/Lock Information
Product Name
Novus Mortgage HIGH BALANCE 30 YR FIXED - DU
Rate
6.750 %
Base Loan Amount
\$900,000
Lien Position
First

Price	Status	Lock	Lock Expiration
100.000	Locked	15 Days	7/31/2025 9:59 PM
Total Loan Amount	Purchase Price	Appraised Value	Construction Loan Type
\$900,000	\$1,000,000	\$1,000,000	Not Applicable
LTV	CLTV	HLTV	
90.00%	0.00%	0.00%	

Change Request

Lock Extension

Profile Change

Price Concession ⓘ

Lock Extension Request



Lock Extension Days

Calculated Cost

Required

Cancel

Submit

How to Register a Loan

Each lock extension days have associated costs. If you agree with the costs, click 'Submit'.

Lock Extension Request

Lock Extension Days

2

Calculated Cost

-0.125

Loan Field	Current Value	With Extension
Price	100.000	99.875
Lock	15	17
Lock Expiration	7/31/25	8/4/25
Discount Rebate (\$/%)	\$0.00 / 0.000%	\$1,125.00 / 0.125%

Cancel

Submit

Lock Extension Request

Lock Extension Days

7

Calculated Cost

-0.25

Loan Field	Current Value	With Extension
Price	100.000	99.750
Lock	15	22
Lock Expiration	7/31/25	8/7/25
Discount Rebate (\$/%)	\$0.00 / 0.000%	\$2,250.00 / 0.250%

Cancel

Submit

Lock Extension Request

Lock Extension Days

15

Calculated Cost

-0.375

Loan Field	Current Value	With Extension
Price	100.000	99.625
Lock	15	30
Lock Expiration	7/31/25	8/15/25
Discount Rebate (\$/%)	\$0.00 / 0.000%	\$3,375.00 / 0.375%

Cancel

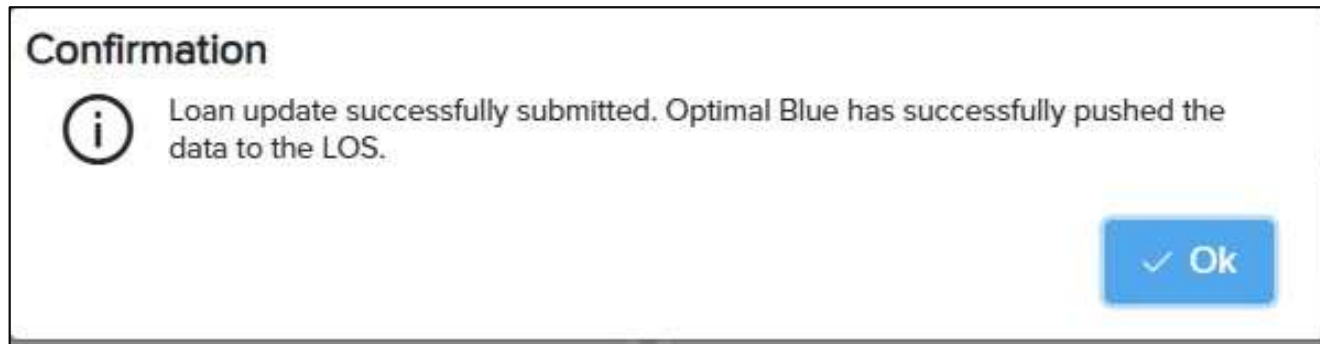
Submit

You will see the pop-up screen for confirmation. Lockdesk will review the extension request and will send you the revised lock confirmation via email if approved.



How to Register a Loan

The pop-up message will be displayed to confirm successful update. Once click Ok, the OB status on the Lock Form will be changed to 'Registered' from 'None'. Close the optimal blue tab and return to the portal.



Lock Form				
OB Loan Number 180	OB Status Registered	LOS Loan Number 100803	Originator Loan Officer	Loan Notes 2 Notes
Product Information				
Lock Requested PT	Product Name Novus Mortgage HIGH BALANCE 30 YR FIXED - DU		Product Code HB30-DU	Lock (Expiration) 15 Days ()
Rate 6.750%	Price 100.000		Discount/Rebate (%) 0.000%	

How to Register a Loan

Go back to 'Home' screen and scroll down to see the program code and name selected.

Loan Product Info

Occupancy Type	Primary Residence
Loan Purpose	Purchase
Loan Program Code	HB30-DU Select
Loan Program Name	HIGH BALANCE 30 YR FIXED - DU
Mortgage Type	Conventional
Amortization Type	Fixed
Buydowns	None
Jumbo	No
Term	360 months
Due In / Balloon Term	
Interest Rate	6.750 %
Qualifying Rate	6.750 % ▼
Interest Only Term	
Bi-weekly Loan	☐

Loan Details

Appraised Value	1,000,000.00 Estimated i
Purchase Price	1,000,000.00
Base Loan	900,000.00 Calc
PMI Type	None Quote
MIP Percent	
MIP/FF Financing Option	Financed
Loan with MIP/FF	900,000.00
MIP/FF Paid in Cash	0.00
Monthly MI Premium	
Escrow Waiver	Not Waived
First Time Homebuyer	
Relocation Loan i	☐

How to Register a Loan

Scroll up to the top and click 'Change Status' to finalize the registration process and click OK on the pop-up.

Home

100803 (Test Test)

Borrower Paid

Origination Fee

Processing Fee

Escrow Impound

Lender Paid

%

3rd Party

Status

Loan Status Pre-Registered

Change Status

Last Status Change 07/15/2025 2:36 PM

Follow Up Flag

Origination Channel

Point Of Sale System

ULI 549300DLBRGR2O0VNZ96-100803-54

Critical Dates

Application Date

Sched Approval Date

Scheduled Closing Date

Signing Appt. Date

Case No. Assigned

Agency Case No.

Confirm Status Change

You are about to change the status to **Registered**. Your permissions to edit the file may be different after the status is changed, and you may not be able to change the status back to the current status.

OK Cancel

How to Register a Loan



The loan status has been changed to 'Registered, and the process has been completed.

Pipeline

New File

Optimal Blue

Lock Desk / Secondary

All Screens

1008 Transmittal

Conditions

Home

Pricing and Lock Request

Stored Documents

URLA Borrower Info

URLA Lender Loan Info

Home

100803 (Test Test)

Borrower Paid

Lender Paid

Origination Fee

Processing Fee

Escrow Impound

Not Waived

%

3rd Party

Status

Critical Dates

Loan Status

Registered

Change Status

Last Status Change

07/15/2025 3:21 PM

Follow Up Flag

Origination Channel

Point Of Sale System

ULI

549300DLBRGR2O0VNZ96-100803-54

Application Date

Sched Approval Date

Scheduled Closing Date

Signing Appt. Date

Case No. Assigned

Agency Case No.