

Overview

To lock a loan within the [SOAR Portal](#), follow the steps below. Contact your Account Executive with questions regarding rates or locks.

Step 1: Select **Product & Pricing** from the menu and click **Search Product & Pricing** to continue.

Step 2: Ensure the **required*** information appears and complete the fields outlined below. Once complete, click **Search Product and Pricing** to continue.

Note: Information on this screen automatically appears based on the imported URLA Application and flows into the Optimal Blue pricing screens.

- 1. Representative Credit Score** – If credit is not ordered or reissued within the portal, enter the credit score.
- 2. Loan Type** – Select conventional for all Non-QM and Trailblazer Products.
- 3. Loan Documentation Type** – Select the income documentation type. **Note:** If using Bank Statements or Debt Service Coverage Ratio (DSCR), select Alternative Documentation.
- 4. Lock Period** – Select your Lock Period.
- 5. Engine** – Select Manual Underwriting for Non-QM products. If Trailblazer, select LP or DU based on AUS.
- 6. Impound waiver** – Select No. **Note:** FGMC's NQM Products require escrow for taxes and insurance.
- 7. Self Employed**-Select Yes if using bank statements to qualify.
- 8. LO Compensation Paid By** – Select Exempt for a Non-Delegated loan.
- 9. Target** – Select either the rate or price radio button and enter your target rate or price.

Step 3: Complete the **required*** fields per the loan, product, and income source. Click **Submit** once all information is complete.

Note: FICO and DTI are required to obtain accurate pricing; this information will pull from your URLA Application Import. If you need to make changes, please update the URLA.

Lien Information

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

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

Loan Information

Price/Estimated Value
 Appraisal Amount
 Loan Purpose
 Cash-Out Amount

LTV
 CLTV
 HCLTV

Waive Escrows
 Delivery Type

Prepayment Penalty

Borrower Information

Borrower First Name
 Borrower Last Name
 FICO
 Self Employed

Income Documentation
 Asset Documentation
 Employment Documentation
 DTI Ratio

Citizenship
 First Time Home Buyer
 Non-Occupant Coborrower

Property Information

Occupancy
 Property Type
 Number of Units
 Number of Stories

State
 County
 Property Zip

First Lien Search Criteria

Conforming
 FHA
 VA
 USDA
 NonConforming

30 Yr
 25 Yr
 20 Yr
 15 Yr
 10 Yr
 40 Yr
Max: 3

Fixed
 ARM

3 Yr
 5 Yr
 7 Yr
 10 Yr
Max: 3

All
 Standard
 Affordable
 HARP
 Hero/Champion
 HFA/Bond
 HUD Specialty
 Reno/Rehab
 Student Ln CO Refi
 USDA Streamline

Expanded Guidelines
*For Full Doc Trailblazer uncheck Expanded Guidelines

Desired Price
 Desired Rate
 Desired Lock Period

Borrower Pays MI (if required)
 Automated U/W System
 FHA Case # Assigned

Interest Only

Total Loan Amount

Expanded Guideline Eligibility and Pricing (Not Evaluated for other Product Types)

Mtg Lates x30 (12 Mos)
 Mtg Lates x60 (12 Mos)
 Mtg Lates x90 (12 Mos)
 Mtg Lates x120 (12 Mos)

Mtg Lates x30 (13-24 Mos)
 Mtg Lates x60 (13-24 Mos)
 Mtg Lates x90 (13-24 Mos)
 Mtg Lates x120 (13-24 Mos)

Income Verification Type
 Bankruptcy Type
 Bankruptcy Outcome
 Bankruptcy Seasoning

Housing Event Type
 Housing Event Seasoning
 Unique Property

- Cash-Out Amount** – For a cash-out refi, exclude the mortgage payoff from the Cash Out Amount.
- Delivery Type** – Select Non-Delegated.
- Prepayment Penalty** – Make the appropriate selection if pricing a Non-Owner-Occupied home; otherwise, select No Prepay.
- Income Documentation** – Select Verified, unless using DSCR to qualify, then select None.
- Asset Documentation** – Select Verified.
- Employment Documentation** – Select Verified.
- Citizenship** – Make the appropriate selection.
- First Time Home Buyer** – Make the appropriate selection.
- Non-Occupant Coborrower** – Make the appropriate selection.
- Loan Types** – Select NonConforming.
- Product Type(s)** – Check the box for Expanded Guidelines. ***For Full Doc Trailblazer uncheck Expanded Guidelines.**
- In order to see the Trailblazer plus, the client needs to confirm they are selecting DU/LP as the AUS.
- Interest Only** – Make the appropriate selection.
- Mtg Lates** – Enter all x30, x60, x90, x120 mortgage lates.
- Income Verification Type** – Make the appropriate selection.
- Bankruptcy Type** – Make the appropriate selection. If applicable, complete the Bankruptcy Outcome and Bankruptcy Seasoning fields.
- Housing Event Type** – Make the appropriate selection. If applicable, complete the Housing Event Seasoning field.

Step 4: Select the appropriate product/rate or view ineligible products.

1. Click any **Product name** to view detailed rates and submit a lock.
2. Alternatively, select **Show** to any Eligible Product's right to view detailed rates and submit a lock.
3. Click **Show** to the right of any *Ineligible* Product to view the reason(s) the rate was not displayed.
4. Click **Revised Search** to make edits, if necessary.

Step 5: Select your price and submit your lock.

1. Adjust your lock period (if necessary).
2. The rate you entered on the first page or Product & Pricing will be highlighted.
3. To request a lock, click the **lock icon** to the right of your rate selection.
4. The Loan Level Pricing Adjusters for the loan are listed below the available rates.

Step 6: Click **Request Lock** to submit your lock request to the lock desk or click **Float Loan** to float the loan.

1. **Lender Contact Email** – Enter the email address to send the lock confirmation.
2. **Request Lock** – Send the Lock request to the Lock Desk.
3. **Float Loan** – Click Float Loan to float the loan and request the lock later.