



Encompass Optimal Blue



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Optimal Blue

- OB Features
- Pricing Loan
- Locking Loan
- Concessions
- Profile Change
- Lock Extension
- Cancellations



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

OB Features



M/I FINANCIAL, LLC

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Optimal Blue: Features

- No balancing necessary ✓
- No LEFs required ✓
- Locks are auto-approved ✓
- Lock extension pricing is automated ✓
- Concessions are separated by Branch & Corporate ✓
- Notes in OB email secondary ✓



M/I FINANCIAL, LLC

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Pricing a Loan



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Optimal Blue: Pricing Loan

- Pricing Loan
 - Float Procedures
 - 2015 Itemization & 2% discount (FLOAT ONLY)
 - Locking

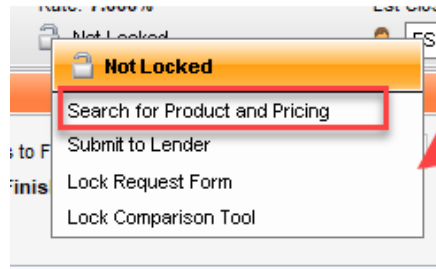


M/I FINANCIAL, LLC

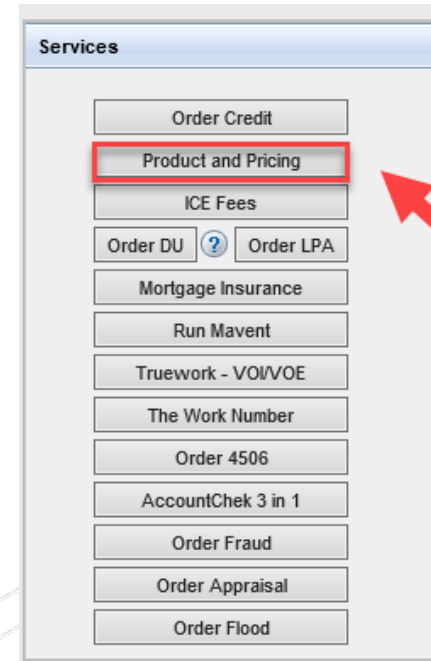
A Subsidiary of M/I Homes, Inc.

Optimal Blue: Products & Pricing

- Select **Products & Pricing**



To price a loan,
select the lock icon
and "search for
product and pricing"



You can also opt to
use the quick access
on the Service panel
on M/I Borrower
Summary - Origination
screen

- The Products & Pricing search page will appear. Click Search.

A screenshot of the 'Product and Pricing Search' page. The page has a dark blue header with a menu icon and the text 'Product and Pricing Search'. On the right side of the header, there is a user profile icon and the text 'TEST LOANOFFICER'. Below the header, there is a table with columns: 'OB Loan Number', 'OB Status', 'LOS Loan Number', 'LOS Status', and 'Originator'. The table contains one row with values: 'N/A', 'N/A', '000100231', 'Application', and 'TEST LOANOFFICER'. To the right of the table is a blue 'Search' button. Below the table, there is a section for 'Loan Scenario' with a '+ Add Scenario' button and a text input field labeled 'Scenario Name' containing the text 'Loan Scenario'.

Optimal Blue: Products & Pricing

- Pricing will load

Rate Search Results

TEST LOANOFFICER

OB Loan Number

344

OB Status

Registered

LOS Loan Number

000100659

LOS Status

Application

Originator

Suzanne Harvey

Loan Notes

[3 Notes](#)

Modify Search

All Lock Periods

Single Lock Period

Originator Assistant0

ELIGIBLE PRODUCTS (1)

FHLMC 30 Year Fixed (FR30)

Optimal Blue: Products & Pricing

- Select desired pricing

Rate Search Results						TEST LOANOFFICER	
OB Loan Number 344	OB Status Registered	LOS Loan Number 000100659	LOS Status Application	Originator Suzanne Harvey	Loan Notes 3 Notes	Modify Search	

All Lock Periods	Single Lock Period	Originator Assistant 0
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ELIGIBLE PRODUCTS (1)					RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I		
<input type="checkbox"/>	FHLMC 30 Year Fixed (FR30)					7.625%	98.625	1.375% \$5,500	30	\$2,831	

Last Pricing Update: 5/27/2025 8:55:41 AM CT

View

Search Timestamp: 5/27/2025 10:33:07 AM CT

Rate	P&I		30 DAY (6/26/2025)		60 DAY (7/28/2025)		90 DAY (8/25/2025)		120 DAY (9/24/2025)		150 DAY (10/24/2025)		180 DAY (11/24/2025)		210 DAY (12/23/2025)		240 DAY (1/22/2026)		270 DAY (2/23/2026)		300 DAY (3/23/2026)		330 DAY (4/22/2026)		360 DAY (5/22/2026)
5.250	\$2,208.81	<input type="checkbox"/>	88.500	<input type="checkbox"/>	88.375	<input type="checkbox"/>	88.250	<input type="checkbox"/>	88.125	<input type="checkbox"/>	87.875	<input type="checkbox"/>	87.625	<input type="checkbox"/>	87.125	<input type="checkbox"/>	86.625	<input type="checkbox"/>	86.125	<input type="checkbox"/>	85.625	<input type="checkbox"/>	85.125	<input type="checkbox"/>	84.625
5.375	\$2,239.88	<input type="checkbox"/>	89.125	<input type="checkbox"/>	89.000	<input type="checkbox"/>	88.875	<input type="checkbox"/>	88.750	<input type="checkbox"/>	88.500	<input type="checkbox"/>	88.250	<input type="checkbox"/>	87.750	<input type="checkbox"/>	87.250	<input type="checkbox"/>	86.750	<input type="checkbox"/>	86.250	<input type="checkbox"/>	85.750	<input type="checkbox"/>	85.250
5.500	\$2,271.16	<input type="checkbox"/>	89.875	<input type="checkbox"/>	89.750	<input type="checkbox"/>	89.625	<input type="checkbox"/>	89.500	<input type="checkbox"/>	89.250	<input type="checkbox"/>	89.000	<input type="checkbox"/>	88.500	<input type="checkbox"/>	88.000	<input type="checkbox"/>	87.500	<input type="checkbox"/>	87.000	<input type="checkbox"/>	86.500	<input type="checkbox"/>	86.000
5.625	\$2,302.63	<input type="checkbox"/>	90.375	<input type="checkbox"/>	90.250	<input type="checkbox"/>	90.125	<input type="checkbox"/>	90.000	<input type="checkbox"/>	89.750	<input type="checkbox"/>	89.500	<input type="checkbox"/>	89.000	<input type="checkbox"/>	88.500	<input type="checkbox"/>	88.000	<input type="checkbox"/>	87.500	<input type="checkbox"/>	87.000	<input type="checkbox"/>	86.500
5.750	\$2,334.29	<input type="checkbox"/>	92.250	<input type="checkbox"/>	92.125	<input type="checkbox"/>	92.000	<input type="checkbox"/>	91.875	<input type="checkbox"/>	91.625	<input type="checkbox"/>	91.375	<input type="checkbox"/>	90.875	<input type="checkbox"/>	90.375	<input type="checkbox"/>	89.875	<input type="checkbox"/>	89.375	<input type="checkbox"/>	88.875	<input type="checkbox"/>	88.375
5.875	\$2,366.15	<input type="checkbox"/>	92.875	<input type="checkbox"/>	92.750	<input type="checkbox"/>	92.625	<input type="checkbox"/>	92.500	<input type="checkbox"/>	92.250	<input type="checkbox"/>	92.000	<input type="checkbox"/>	91.500	<input type="checkbox"/>	91.000	<input type="checkbox"/>	90.500	<input type="checkbox"/>	90.000	<input type="checkbox"/>	89.500	<input type="checkbox"/>	89.000
6.000	\$2,398.20	<input type="checkbox"/>	93.125	<input type="checkbox"/>	93.000	<input type="checkbox"/>	92.875	<input type="checkbox"/>	92.750	<input type="checkbox"/>	92.500	<input type="checkbox"/>	92.250	<input type="checkbox"/>	91.750	<input type="checkbox"/>	91.250	<input type="checkbox"/>	90.750	<input type="checkbox"/>	90.250	<input type="checkbox"/>	89.750	<input type="checkbox"/>	89.250
6.125	\$2,430.44	<input type="checkbox"/>	93.500	<input type="checkbox"/>	93.375	<input type="checkbox"/>	93.250	<input type="checkbox"/>	93.125	<input type="checkbox"/>	92.875	<input type="checkbox"/>	92.625	<input type="checkbox"/>	92.125	<input type="checkbox"/>	91.625	<input type="checkbox"/>	91.125	<input type="checkbox"/>	90.625	<input type="checkbox"/>	90.125	<input type="checkbox"/>	89.625
6.250	\$2,462.87	<input type="checkbox"/>	93.625	<input type="checkbox"/>	93.500	<input type="checkbox"/>	93.375	<input type="checkbox"/>	93.250	<input type="checkbox"/>	93.000	<input type="checkbox"/>	92.750	<input type="checkbox"/>	92.250	<input type="checkbox"/>	91.750	<input type="checkbox"/>	91.250	<input type="checkbox"/>	90.750	<input type="checkbox"/>	90.250	<input type="checkbox"/>	89.750
6.375	\$2,495.48	<input type="checkbox"/>	94.000	<input type="checkbox"/>	93.875	<input type="checkbox"/>	93.750	<input type="checkbox"/>	93.625	<input type="checkbox"/>	93.375	<input type="checkbox"/>	93.125	<input type="checkbox"/>	92.625	<input type="checkbox"/>	92.125	<input type="checkbox"/>	91.625	<input type="checkbox"/>	91.125	<input type="checkbox"/>	90.625	<input type="checkbox"/>	90.125
6.500	\$2,528.27	<input type="checkbox"/>	94.625	<input type="checkbox"/>	94.500	<input type="checkbox"/>	94.375	<input type="checkbox"/>	94.250	<input type="checkbox"/>	94.000	<input type="checkbox"/>	93.750	<input type="checkbox"/>	93.250	<input type="checkbox"/>	92.750	<input type="checkbox"/>	92.250	<input type="checkbox"/>	91.750	<input type="checkbox"/>	91.250	<input type="checkbox"/>	90.750
6.625	\$2,561.24	<input type="checkbox"/>	95.125	<input type="checkbox"/>	95.000	<input type="checkbox"/>	94.875	<input type="checkbox"/>	94.750	<input type="checkbox"/>	94.500	<input type="checkbox"/>	94.250	<input type="checkbox"/>	93.750	<input type="checkbox"/>	93.250	<input type="checkbox"/>	92.750	<input type="checkbox"/>	92.250	<input type="checkbox"/>	91.750	<input type="checkbox"/>	91.250
6.750	\$2,594.39	<input type="checkbox"/>	95.625	<input type="checkbox"/>	95.500	<input type="checkbox"/>	95.375	<input type="checkbox"/>	95.250	<input type="checkbox"/>	95.000	<input type="checkbox"/>	94.750	<input type="checkbox"/>	94.250	<input type="checkbox"/>	93.750	<input type="checkbox"/>	93.250	<input type="checkbox"/>	92.750	<input type="checkbox"/>	92.250	<input type="checkbox"/>	91.750

Optimal Blue: Products & Pricing

Rate Search Results

TEST LOANOFFICER

OB Loan Number
344

OB Status
Registered

LOS Loan Number
000100659

LOS Status
Application

Originator
Suzanne Harvey

Loan Notes
[3 Notes](#)

Modify Search

All Lock Periods

Single Lock Period

Originator Assistant 0

ELIGIBLE PRODUCTS (1)

☐ FHLMC 30 Year Fixed (FR30)

Last Pricing Update: 5/27/2025 8:55:41 AM CT

Search Timestamp: 5/27/2025 10:33:07 AM CT

Rate	P&I	30 DAY (6/26/2025)	60 DAY (7/28/2025)
6.250	\$2,402.87	<input type="checkbox"/>	<input type="checkbox"/>
6.375	\$2,495.48	<input type="checkbox"/>	<input type="checkbox"/>
6.500	\$2,528.27	<input type="checkbox"/>	<input type="checkbox"/>
6.625	\$2,561.24	<input type="checkbox"/>	<input type="checkbox"/>
6.750	\$2,594.39	<input type="checkbox"/>	<input type="checkbox"/>
6.875	\$2,627.72	<input type="checkbox"/>	<input type="checkbox"/>
7.000	\$2,661.21	<input type="checkbox"/>	<input type="checkbox"/>
7.125	\$2,694.87	<input type="checkbox"/>	<input type="checkbox"/>
7.250	\$2,728.71	<input type="checkbox"/>	<input type="checkbox"/>
7.375	\$2,762.70	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7.500	\$2,796.86	<input type="checkbox"/>	<input type="checkbox"/>
7.625	\$2,831.17	<input type="checkbox"/>	<input type="checkbox"/>

Adjustment Reasons

LTV is 75.01-80, And Loan Purpose is Purchase, And FICO is <=639, And Non-Standard Loan Term (Months) is > 15 Yrs

Points

Rate

Margin

-2.750

0.000

0.000

FHLMC 30 Year Fixed (FR30)

Rate Details

Guidelines

Payment Schedule

Rate7.375%

Price97.875

Discount/Rebate2.125% / \$8,500

P&I\$2,762.70

Lock Period60 Days

Base Loan Amount\$400,000.00

Total Loan Amount\$400,000.00

Amount Financed\$391,500.00

Prepaid Finance Charge\$8,500.00

Proceed to Lock Form

DISCOUNT/REBATE	LOCK DAYS	P&I
1.375% \$5,500	30	\$2,831

ViewPrice

270 DAY (2/23/2026)	300 DAY (3/23/2026)	330 DAY (4/22/2026)	360 DAY (5/22/2026)
91.250	90.750	90.250	89.750
91.625	91.125	90.625	90.125
92.250	91.750	91.250	90.750
92.750	92.250	91.750	91.250
93.250	92.750	92.250	91.750
93.750	93.250	92.750	92.250
94.250	93.750	93.250	92.750
94.750	94.250	93.750	93.250
95.000	94.500	94.000	93.500
95.625	95.125	94.625	94.125
96.000	95.500	95.000	94.500
96.250	95.750	95.250	94.750

Optimal Blue: Products & Pricing



Lock Form



TEST LOANOFFICER

OB Loan Number
344

OB Status
Registered

LOS Loan Number
000100659

LOS Status
Application

Originator
Suzanne Harvey

Loan Notes
[3 Notes](#)

[Printer Friendly Version](#)

Modify Search

Update LOS

Request Lock



Loan Information

Lien Position	Loan Type	Base Loan Amount	Total Loan Amount	Total Open End (HELOC) Credit Limit	Purchase Price
First	Conventional	\$400,000	\$400,000	\$0	\$500,000
Appraised Value					
\$0					
Loan Purpose	LTV	CLTV	HCLTV		
Purchase	80.00%	80.00%	80.00%		
PMI Premium	PMI Amount	PMI Financed	PMI Paid in Cash		
0.000%	\$0.00	\$0.00	\$0.00		

To push float pricing into the LOS, select "Update LOS"

Borrower Information

First Name	Last Name		
SUZI	BUILDER		
Loan Level FICO	DTI Ratio	Properties Financed	Cash-Out Amount
625	16.24%	1	\$0
Reserve Months	Citizenship	Monthly Qualifying Income	
36	U.S. Citizen	\$30,000	
Self Employed		Non-Occupant Co-Borrower	
No		No	
First Time Home Buyer		Corporate Relocation	
Yes		No	


Property Information


Property Address	Property City	
1904 Highland Park Drive	Charlotte	
Property Zip	State	County
28269	North Carolina (NC)	Mecklenburg
Occupancy	Property Type	
Primary Residence	PUD	
Number of Units	Number of Stories	
1 Unit	1	

Additional Filters and Pricing Variables

Term	Amortization Type	Buydown	Waive Escrows	Automated U/W System	Borrower Pays MI (if applicable)
30 Years	Fixed	None	No	LP	Yes

Optimal Blue: Products & Pricing

 Lock Form

 TEST LOANOFFICER

OB Loan Number 148	OB Status Registered	LOS Loan Number 000100305	LOS Status Processing	Originator TEST LOANOFFICER	Loan Notes 2 Notes	Printer Friendly Version	Modify Search	Update LOS	Request Lock ▾
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Lock Contact Email

Product Information

Search Timestamp 2/18/2025 6:46 AM CT	Product Name FNMA 30 Year Fixed	Product Code CF30	Lock (Expiration) 60 Days (4/21/2025)
Rate 7.625%	Price 99.125	Discount/Rebate (%) 0.875%	

Loan Information

Lien Position First	Loan Type Conventional	Base Loan Amount \$425,000	Total Loan Amount \$425,000	Total Open End (HELOC) Credit Limit \$0
Purchase Price \$500,000	Appraised Value \$0			
Loan Purpose Purchase	LTV 85.00%	CLTV 85.00%	HCLTV 85.00%	Construction Loan Type Not Applicable
PMI Premium 0.000%	PMI Amount \$0.00	PMI Financed \$0.00	PMI Paid in Cash \$0.00	

To update loan pricing,
select "Update LOS"

To lock rate, select
"Request Lock"

You can also click the drop down
to request a lock with concession

Request Lock ▾
Request Lock With
Concession

2015 Itemization				Borrower	Seller	Other	Total
800. Items Payable in Connection with Loan				10,663.00	150.00	515.00	11,328.00
				Borrower	Seller ?	Paid By / P / B / A / Paid To	
801. Our Origination Charge				1,950.00			
<input type="checkbox"/>	Loan Origination Fees	<input type="text"/> % or <input type="text"/> \$	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Application Fees		<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Processing Fees		<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Underwriting Fees		<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Broker Fees	<input type="text"/> % + \$ <input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Broker Compensation	0.000 % + \$ <input type="text"/> 0.00	<input type="text"/>	<input type="checkbox"/> Use LO Comp Tool	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Administrative Fee	To MI Financial	1,950.00		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Automated Underwriting Fee	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Commitment Fee	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Doc Prep Fee	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	To MI Financial	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Itemize fees when printing						
802. Your Credit or Points							
Lender Paid Originator Compensation							
a.	Lender Compensation Credit	<input type="text"/> % + \$ <input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
b.	Origination Credit	<input type="text"/> % + \$ <input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
c.	<input type="text"/>				<input type="text"/>	<input type="text"/>	<input type="text"/>
d.	<input type="text"/>				<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Credit for Rate Chosen				<input type="text"/>			
Origination / Discount Point Adjustment				Borrower	Seller ?	Paid By / P / B / A / Paid To	
e.	Origination Points	<input type="checkbox"/> Bona Fide	2.125 % + \$ <input type="text"/>	8,500.00	<input type="text"/>	<input type="text"/>	<input type="text"/>
f.	<input type="text"/>		<input type="text"/>	% or <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
g.	<input type="text"/>		<input type="text"/>	% or <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Discount points will automatically flow through to the 2015 Itemization screen.

On float pricing ONLY: Branch can manually adjust discount points by up to 2% for disclosure purposes.

In this example, you can see the 2.125% discount points are showing in the 800 section of the 2015 Itemization

On float pricing ONLY: Branch can manually adjust discount points by up to 2% for disclosure purposes.

Optimal Blue: 2015 Itemization

Origination / Discount Point Adjustment		Borrower	Seller ?	Paid By / P / B / A / Paid To	
e. Origination Points	<input type="checkbox"/> Bona Fide	2.125 % + \$	8,500.00		
f.		% or			
g.		% or			
h.		% or			
Total Charge for Rate Chosen		8,500.00			
803.		To			

Rate sheet pricing

Origination / Discount Point Adjustment		Borrower	Seller ?	Paid By / P / B / A / Paid To	
e. Origination Points	<input type="checkbox"/> Bona Fide	0.125 % + \$	500.00		
f.		% or			
g.		% or			
h.		% or			
Total Charge for Rate Chosen					

On TBB Float, adjusted by 2% to show .125% discount points

Origination / Discount Point Adjustment		Borrower	Seller ?	Paid By / P / B / A / Paid To	
e. Origination Points	<input type="checkbox"/> Bona Fide	0.000 % + \$			
f.		% or			
g.		% or			
h.		% or			
Total Charge for Rate Chosen					

If you attempt to adjust more than the allowable (2%) you will receive a warning and be required to make corrections.
Please note: THIS IS ONLY FOR LOANS IN FLOAT STATUS.

Encompass

The loan cannot be saved due to a validation error: Discount (0) must be within 2 points of the expected price (0.125).

OK

When your loan is in FLOAT status, you can disclose and adjust discount points UP TO 2% on the 2015 Itemization screen.

Once you lock, you are required to use the concessions (branch or corporate) to offset rate sheet pricing.

Optimal Blue: Products & Pricing



Lock Form



TEST LOANOFFICER

OB Loan Number
344

OB Status
Registered

LOS Loan Number
000100659

LOS Status
Application

Originator
Suzanne Harvey

Loan Notes
[3 Notes](#)

[Printer Friendly Version](#)

Modify Search

Update LOS

Request Lock



Loan Information

Lien Position First	Loan Type Conventional	Base Loan Amount \$400,000	Total Loan Amount \$400,000	Total Open End (HELOC) Credit Limit \$0	Purchase Price \$500,000
Appraised Value \$0					
Loan Purpose Purchase	LTV 80.00%	CLTV 80.00%	HCLTV 80.00%		
PMI Premium 0.000%	PMI Amount \$0.00	PMI Financed \$0.00	PMI Paid in Cash \$0.00		

Request Lock With
Concession

If you want to lock
rate, select
"Request Lock."

You can also use
the arrow to
request lock
concessions

Borrower Information

First Name SUZI	Last Name BUILDER		
Loan Level FICO 625	DTI Ratio 16.24%	Properties Financed 1	Cash-Out Amount \$0
Reserve Months 36	Citizenship U.S. Citizen	Monthly Qualifying Income \$30,000	
Self Employed No		Non-Occupant Co-Borrower No	
First Time Home Buyer Yes		Corporate Relocation No	

Property Information

Property Address 1904 Highland Park Drive	Property City Charlotte	
Property Zip 28269	State North Carolina (NC)	County Mecklenburg
Occupancy Primary Residence	Property Type PUD	
Number of Units 1 Unit	Number of Stories 1	

Additional Filters and Pricing Variables

Term 30 Years	Amortization Type Fixed	Buydown None	Waive Escrows No	Automated U/W System LP	Borrower Pays MI (if applicable) Yes
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Concessions



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Optimal Blue: Concessions

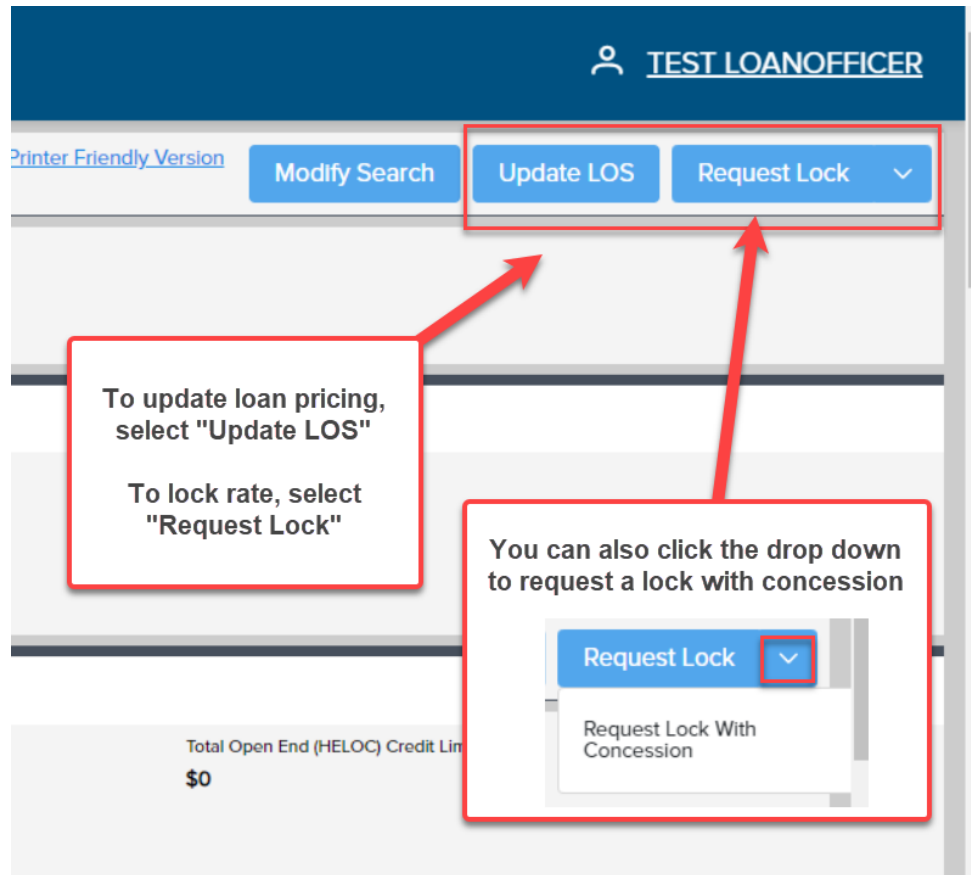
- Branch Concessions
- Corporate Concessions



M/I FINANCIAL, LLC

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Optimal Blue: Branch Concessions



Branch Concession: Branches will have the ability to adjust up to 1.00% of pricing. Once branch concessions are entered, they **cannot** be removed without contacting secondary and therefore should **ONLY** be used at time of **lock**.



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Optimal Blue: Branch Concessions

Price Concession Request



This is for Branch concessions only. For Corporate concessions, send a detailed note in OB, checking the "Email Secondary" box, with % amount needed and why (have documentation uploaded in eFolder under Pricing Exceptions).

Price Concession Reason

Competitive Situation



Price Concession Amount



0.5

OR

\$2,947.00

Requested Price

100.000

Supporting Documents

+ Add files to upload

TEST LE.docx



Desired Price With Concession

100.000

Comments

Competitive LE

Concession Activity

	Accepted	Denied
Number	0	0
Amount (\$)	\$0.00	\$0.00
Amount (bps)	0.000	0.000

Cancel

Submit



M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Optimal Blue: Branch Concessions

This is for Branch concessions only. For Corporate concessions, send a detailed note in OB, checking the "Email Secondary" box, with % amount needed and why (have documentation uploaded in eFolder under Pricing Exceptions).

Price Concession Reason

Competitive Situation

Price Concession Amount

✓ 1.250 OR \$7,368.00

Max request is 1% with prior approved concession(s) of 0%

Requested Price

100.750

Discount / Rebate (\$/%)
(\$4,421.25) / -0.750%

Supporting Documents

+ Add files to upload

Desired Price With Concession

Comments

Required

Concession Activity

Number

Amount (\$)

Amount (bps)

OB will only allow you to adjust the branch concessions up to the 1.00% amount.

If more concession is needed, a request will need to be sent to secondary for corporate concession

0.000

0.000

Cancel

Submit



M/I FINANCIAL, LLC

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Optimal Blue: Branch Concessions

Price Concession Request

This is for Branch concessions only. For Corporate concessions, send a detailed note in OB, checking the "Email Secondary" box, with % amount needed and why (have documentation uploaded in eFolder under Pricing Exceptions).

Price Concession Reason

Competitive Situation

Price Concession Amount

0.5 OR \$2,947.00

Requested Price

100.000

Supporting Documents

+ Add files to upload

Desired Price With Concession

100.000

Comments

Competitive LE

Concession Activity

	Accepted	Denied
Number	0	0
Amount (\$)	\$0.00	\$0.00
Amount (bps)	0.000	0.000

Cancel

Submit

Confirm Price Concession

Are you sure you want to submit a new Price Concession?

Cancel Confirm

Optimal Blue: Corporate Concessions

Corporate Concession: Branches must request and provide documentation to support corporate concession. A note will be added in OB and emailed to secondary for review and approval. Once they have approved changes, they will update OB and notify loan originator that lock is updated and ready for redisclosure

Loan Notes

Notes

Requesting additional .50 Corp Concession. Please see competitor LE in eFolder pricing exception

☒ Email Secondary

Add

User	Note	
TEST LOANOFFICER	A Price Concession change request has been accepted (System generated)	
TEST LOANOFFICER	Price after concession: 100.0 (System generated)	Locked
TEST LOANOFFICER	Price before concession: 99.5 (System generated)	Locked
TEST LOANOFFICER	A Profile Change Request has been applied (System generated)	Locked

To request a corporate concession from secondary, add a note in OB and check "email secondary" and "add."

You will also be required to upload documentation to support the concession request to the eFolder under "Pricing Exception"



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Profile Change



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Optimal Blue: Profile Change

- **Profile Change**
 - Renegotiation/Pricing change
 - Product Change



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Optimal Blue: Renegotiation/Pricing Change

Begin by making changes to the LOS.
In this example, we updated the loan
amount and LTV increased to 90%

☒ Enforce County Loan Limit
☒ Loan Amount Rounding

Purchase Price 500,000.00

Down Payment 10.000 % 50,000.00

Loan Amount 450,000.00

Initial Advance

Est Closing Date 03/07/2025

Borrower Est Closing Date 03/07/2025

Rate Lock Description

Lock Date 02/11/2025

of Days 31

Lock Expires 03/13/2025

Last Rate Set Date 02/11/2025

Rate Lock Disclosure Date //

☒ Rate is Locked
☒ Secondary Registration

Income, Assets, Liabilities, and Expenses

Note Rate 7.625 %

Qual Rate 7.000 %

UnDiscounted Rate 7.625 %

Term 360 mths

Due in 360 mths

3,185.07

4,310.07

12,500.00

Make changes to your locked loan, then go to "Loan comparison Tool"



Lock Comparison Tool		
Lock Comparison		
Field Changes 4	Lock Date 02/11/2025	Lock Validation Status
Lock Fields		
FIELD NAME	CURRENT LOCK VALUE	CURRENT LOAN VALUE
Interest	7.625	7.625
Credit Score for Decision Making	710	710
Loan Program name	FHLMC 30 Year Fixed	FHLMC 30 Year Fixed
Document Type	FullDocumentation	FullDocumentation
Subject property State	FL	FL
Subject property Zip code	33556	33556
Property Type	PUD	PUD
Purpose of Loan	Purchase	Purchase
Loan Type	Conventional	Conventional
Amortization Type	Fixed	Fixed
Loan Term	360	360
Impounds Waived	Not Waived	Not Waived
Impound Types		
Total Loan Amount	400000.00	↑ 450000.00
Purchase price	500000.00	500000.00
LTV	80.000	↑ 90.000

You'll be able to see what has changed on your loan

Optimal Blue: Renegotiation/Pricing Change



Change Request



TEST LOANOFFICER

OB Loan Number
96

OB Status
Locked

LOS Loan Number
000100090

LOS Status
Submittal

Originator
TEST LOANOFFICER

Loan Notes
[3 Notes](#)

Loan/Lock Information

Product Name

FHLMC 30 Year Fixed

Rate

7.625 %

Price

99.750

Status

Locked

Lock

30 Days

Lock Expiration

3/13/2025 10:59 PM

Base Loan Amount

\$450,000

Total Loan Amount

\$450,000

Purchase Price

\$500,000

Appraised Value

\$500,000

Construction Loan Type

Not Applicable

Lien Position

First

LTV

80.00%

CLTV

0.00%

HLTV

0.00%

Change Request

Lock Extension

Profile Change

Price Concession

Float Down



Open OB and select
"Profile Change"

Change Request Field Comparison

Field(s)	Last Saved PPE Value	New LOS Field Value
Base Loan Amount	\$400,000	\$450,000
Total Loan Amount	\$400,000	\$450,000
Existing First Lien Amount	\$400,000	\$450,000
DTI Ratio	30.29%	32.95%

Loan Activity Summary

User	Note	Loan Status	Date/Time
TEST LOANOFFICER	Loan has been locked (System generated)	Locked	2/11/2025 1:58:23 PM CT
TEST LOANOFFICER	Loan has been registered (System generated)	Registered	1/7/2025 10:08:37 AM CT
TEST LOANOFFICER	Loan saved as prospect (System generated)	Prospect	1/7/2025 10:07:53 AM CT

Optimal Blue: Renegotiation/Pricing Change



TEST LOANOFFICER

OB Loan Number: 96
OB Status: Locked
LOS Loan Number: 000100090
LOS Status: Submittal
Originator: TEST LOANOFFICER
Loan Notes: [3 Notes](#)

Modify Search

Single Lock Period

ELIGIBLE PRODUCTS (1)					RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I		
<input type="checkbox"/>	FHLMC 30 Year Fixed (FR30)					7.625%	99.875	0.125% \$562	30	\$3,185	Select

Lock Period: 30

Lock Expiration: 3/13/2025

Last Pricing Update: 2/11/2025 9:17:16 AM CT

Timestamp: 2/24/2025 12:55:21 PM CT

Select your pricing.

	Rate	Price	P&I			
<input type="checkbox"/>	5.250%	90.375	\$2,485.00		9.625% \$43,312.00	Select
<input type="checkbox"/>	5.375%	90.875	\$2,520.00		9.125% \$41,062.00	Select
<input type="checkbox"/>	5.500%	91.625	\$2,555.00		8.375% \$37,688.00	Select
<input type="checkbox"/>	5.625%	92.375	\$2,590.00		7.625% \$34,312.00	Select
<input type="checkbox"/>	5.750%	93.125	\$2,626.00		6.875% \$30,938.00	Select
<input type="checkbox"/>	5.875%	93.750	\$2,662.00		6.250% \$28,125.00	Select
<input type="checkbox"/>	6.000%	94.250	\$2,698.00		5.750% \$25,875.00	Select
<input type="checkbox"/>	6.125%	94.750	\$2,734.00		5.250% \$23,625.00	Select
<input type="checkbox"/>	6.250%	95.375	\$2,771.00		4.625% \$20,812.00	Select
<input type="checkbox"/>	6.375%	95.875	\$2,807.00		4.125% \$18,562.00	Select
<input type="checkbox"/>	6.500%	96.500	\$2,844.00		3.500% \$15,750.00	Select
<input type="checkbox"/>					3.125%	Select

Optimal Blue: Renegotiation/Pricing Change



OB Loan Number 96
OB Status Locked
LOS Loan Number 000100090
LOS Status Submittal
Originator TEST LOANOFFICER
Loan Notes [3 Notes](#)

[Submit](#)

Change Request Details		
Field	Value as of Feb 11, 2025	Changed Value
LTV	80.00%	90.00%
CLTV	0.00%	90.00%
HCLTV	0.00%	90.00%
Base Loan Amount	\$400,000	\$450,000
Total Loan Amount	\$400,000	\$450,000
DTI Ratio	30.29%	32.95%
APOR	6.870%	
Price	99.750	99.875
Start/Par Price	99.750	99.875
P&I	\$2,831.00	\$3,185.00
Discount/Rebate Amount	\$1,000.00	\$562.00
Discount/Rebate Percent	0.250%	0.125%
Pricing Last Updated	2/11/2025 9:18 AM	2/11/2025 9:17 AM

First Lien	
Adjustment Reason	Margin
LTV is 85.01-90, And Loan Purpose is Purchase, And FICO is 700-719, And Non-Standard Loan Term (Months) is > 15 Yrs	0.000
Total Adjustments	0.000
Notes/Advisories:	
<div>1. Annual Qualifying Income of \$150000 is 168.92% of the Pasco County FFIEC June 2024 MFI of \$88800.</div> <div>2. Annual Qualifying Income of \$150000 is 163.04% of the Pasco County FHFA May 2024 AMI of \$92000.</div> <div>3. Dependent upon the method used to identify the FICO Score being used, additional adjustments may apply.</div> <div>4. All mortgage insurance premium types may NOT be available through the selected lender. Additionally, mortgage insurance providers may have additional restrictions. Please refer to each mortgage insurance company's website for complete eligibility details.</div> <div>5. 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.</div> <div>6. The "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this</div> <div>7. The "First-Time Home Buyer" field as "Yes" if any borrower is a first-time home buyer, as this may impact</div> <div>8. The "Duty to Serve" field as "Yes" if the borrower is a member of the National Guard, Reserve, or Armed Forces, and is on active duty to serve requirements and have a total qualifying income less than or equal to 100%.</div> <div>9. If the borrower is entered in the search, if interest rate selected impacts DTI, accurate pricing and/or eligibility can only be determined by running the search again.</div> <div>10. Minimum reserve requirements are determined by AUS.</div>	

Click "submit" to finalize change

The Change Request Details will provide you with a comparison of the previous lock versus the current (proposed) lock.

First Lien Final Price Grid		
	Rate	30 Day
	5.250	90.375
	5.375	90.875
	5.500	91.625
	5.625	92.375

Optimal Blue: Renegotiation/Pricing Change

Profile Change Review

TEST LOANOFFICER

OB Loan Number
96

OB Status
Locked

LOS Loan Number
000100090

LOS Status
Submittal

Originator
TEST LOANOFFICER

Loan Notes
[3 Notes](#)

Submit

Change Request Details

Field	Value as of Feb 11, 2025	Changed Value
LTV	80.00%	90.00%
CLTV	0.00%	90.00%
HCLTV	0.00%	90.00%
Base Loan Amount	\$400,000	\$450,000
Total Loan Amount	\$400,000	\$450,000
DTI Ratio	30.29%	32.95%
APOR	6.870%	
Price	99.750	99.875
Start/Par Price	99.750	99.875
P&I	\$2,831.00	\$3,185.00
Discount/Rebate Amount	\$1,000.00	\$562.00
Discount/Rebate Percent	0.250%	0.125%
Pricing Last Updated	2/11/2025 9:18 AM	2/11/2025 9:17 AM

First Lien

Adjustment Reason	Points	Rate	Margin
LTV is 85.01-90, And Loan Purpose is Purchase, And FICO is 700-719, And Non-Standard Loan Term (Months) is > 15 Yrs	-1.250	0.000	0.000
Total Adjustments	-1.250	0.000	0.000

Notes/Advisories

Annual Income of \$150000 is 168.92% of the Pasco County FFIEC June 2024 MFI of \$88800.

Annual Income of \$150000 is 163.04% of the Pasco County FHFA May 2024 AMI of \$92000.

the method used to identify the FICO Score being used, additional adjustments may apply.

Insurance premium types may NOT be available through the selected lender. Additionally, mortgage insurance providers may have restrictions. Please refer to each mortgage insurance company's website for complete eligibility details.

credit history related to bankruptcy and derogatory housing events, including mortgage late payments, has not been evaluated for eligibility for this program.

you must complete the "Borrower's Guide to the Home Loan Process" and/or pricing.

you must complete the "Borrower's Guide to the Home Loan Process" and/or pricing.

8. LLPAs may be waived for loans meeting the following criteria:

9. Pricing is provided based on the DTI and is ensured by correcting the DTI and pricing.

10. Minimum reserve requirements are as follows:

Submitting Profile Change Request

Confirmation

i

Your Profile Change has been successfully confirmed

✓ Close

First Lien Final Price Grid

Rate
5.250
5.375
5.500
5.625

Optimal Blue: Product Change

To begin a product change, go to the Products & Pricing screen

Change Request

Lock Extension

Profile Change

Price Concession

Float Down

Product and Pricing Search

OB Loan Number
306

OB Status
Locked

LOS Loan Number
000100590

LOS Status
Processing

Originator
TEST LOANOFFICER

Loan Notes
[5 Notes](#)

Loan Information

Lien Position
First Lien

Appraised Value
\$712,000

LTV
71.43%

Loan Type

Conventional

Conventional

Non-Conforming

FHA

VA

USDA

Base Loan Amount
\$500,000

CLTV
71.43%

Borrower Information

Loan Level FICO

DTI Ratio

Properties Financed

Cash-Out Amount

Property Information

Occupancy

To flip a product, start by selecting the "Loan Type"

In this example, we are changing the loan product from a conventional to FHA loan

Optimal Blue: Product Change

Product and Pricing Search

TEST LOANOFFICER

OB Loan Number 306	OB Status Locked	LOS Loan Number 000100590	LOS Status Processing	Originator TEST LOANOFFICER	Loan Notes 5 Notes	<div>Search</div>
-----------------------	---------------------	------------------------------	--------------------------	--------------------------------	---------------------------------------	-------------------

Loan Information

Lien Position
First Lien

Loan Type
FHA

Base Loan Amount
\$500,000

Total Loan Amount
\$508,750

Loan Purpose
Purchase

Appraised Value
\$712,000

Subordinate Financing

LTV
71.43%

CLTV
71.43%

HCLTV
71.43%

Borrower Information

Loan Level FICO
739

DTI Ratio
21.08%

Properties Financed
1

Cash-Out Amount
\$0.00

Reserve Months
36

Citizenship
U.S. Citizen

Monthly Qualifying Income
\$35,000

☐ Self Employed

☐ Non-Occupant Co-Borrower

☐ First Time Home Buyer

☐ Corporate Relocation

Property Information

Occupancy
Primary Residence

Property Type
Single Family

Number of Units
1 Unit

Number of Stories
1

Property Address
1234 MI Homes Way

Property City
Austin

Property Zip
78703

State
Texas (TX)

County
Travis

Filters and Additional Pricing Variables

Product Filters
All

Term
30 Years

Amortization Type
Fixed

ARM Fixed Term
Select

Desired Price

Desired Rate
7.625%

Select Search.

Optimal Blue: Product Change



OB Loan Number 306
OB Status Locked
LOS Loan Number 000100590
LOS Status Processing
Originator TEST LOANOFFICER
Loan Notes [5 Notes](#)

1 of 4 Selected

Compare Products

Modify Search

Single Lock Period

FHA product will appear.

Click on the line to open pricing. Please note the current lock expiration will appear

ELIGIBLE PRODUCTS (1)

☐ FHA 30 Year Fixed (FF30)



RATE

PRICE

DISCOUNT/REBATE

LOCK DAYS

P&I

7.125%

101.250

-1.250%
(\$6,359)

30

\$3,428

Select

Lock Period:

30

Last Pricing Update: 5/15/2025 8:58:31 AM CT

Lock Expiration: 6/16/2025

Search Timestamp: 5/27/2025 10:10:58 AM CT

	Rate	Price	P&I		Discount/Rebate	
<input type="checkbox"/>	5.875%	97.625	\$3,009.00		2.375% \$12,083.00	Select
<input type="checkbox"/>	6.000%	98.125	\$3,050.00		1.875% \$9,375.00	Select
<input type="checkbox"/>	6.125%	98.625	\$3,091.00		1.375% \$6,875.00	Select
<input type="checkbox"/>	6.250%	98.875	\$3,132.00		0.875% \$4,375.00	Select
<input type="checkbox"/>	6.375%	99.375	\$3,174.00		0.375% \$1,875.00	Select
<input checked="" type="checkbox"/>	6.500%	99.750	\$3,216.00		0.250% \$1,272.00	Select
<input type="checkbox"/>	6.625%	100.000	\$3,258.00		0.000% \$0.00	Select
<input type="checkbox"/>	6.750%	100.125	\$3,300.00		-0.125% \$636.00	Select
<input type="checkbox"/>	6.875%	100.375	\$3,342.00		-0.375% \$1,908.00	Select
<input type="checkbox"/>	7.000%	101.000	\$3,385.00		-1.000% \$5,088.00	Select
<input type="checkbox"/>	7.125%	101.250	\$3,428.00		-1.250% \$6,359.00	Select

Click "select" for desired pricing

Optimal Blue: Product Change



OB Loan Number 306
OB Status Locked
LOS Loan Number 000100590
LOS Status Processing
Originator TEST LOANOFFICER
Loan Notes [5 Notes](#)

Submit

Change Request Details

Field	Value as of May 15, 2025	Changed Value
LTV	85.00%	71.43%
CLTV	0.00%	71.43%
HCLTV	0.00%	71.43%
Base Loan Amount	\$595,000	\$500,000
Total Loan Amount	\$595,000	\$508,750
UFMIP	0.000%	1.750%
UFMIP Amount	\$0.00	\$8,750.00
UFMIP Financed	\$0.00	\$8,750.00
Loan Type	Conventional	FHA
Appraised Value	\$0	\$712,000
DTI Ratio	22.45%	21.08%
Product Name	FNMA 30 Year Fixed	FHA 30 Year Fixed
Product Code	CF30	FF30
Rate	7.625%	6.500%
Price	100.000	99.750
Start/Par Rate	7.625%	6.625%
P&I	\$4,211.00	\$3,216.00
Discount/Rebate Amount	\$0.00	\$1,272.00
Discount/Rebate Percent	0.000%	0.250%
Pricing Last Updated	5/15/2025 8:58 AM	5/15/2025 8:58 AM

First Lien

Adjustment Reasons	Points	Rate	Margin
1st Mtg Loan Amt (Total) >= 350000	0.250	0.000	0.000
Total Adjustments	0.250	0.000	0.000

Notes/Advisories:

- 1. Annual Qualifying Income of \$420000 is 333.33% of the Travis County FFIEC June 2024 MFI of \$126000.
- 2. Annual Qualifying Income of \$420000 is 333.33% of the Travis County FHFA May 2024 AMI of \$126000.
- 3. 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.
- 4. 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.
- 5. Please note that you must complete the "First-Time Home Buyer" field as "Yes" if any borrower is a first-time home buyer, as this may impact eligibility and/or pricing.
- 6. Pricing is provided based on the DTI entered in the search, if interest rate selected impacts DTI, accurate pricing and/or eligibility can only be ensured by correcting the DTI and running the search again.

The Change Request Details will breakdown the details of the profile change. Review for accuracy and then click "submit"

Confirm Profile Change

Are you sure you want to submit a new Profile Change?

Cancel

Confirm

Optimal Blue: Product Change

Confirmation



Your Profile Change has been successfully confirmed

✓ Close

Once the profile change is completed you will receive confirmation

7 2 Alerts & Messages Log	
eConsent Not Yet Received	04/21/25
UWV Data Comparison	04/29/25
Compliance Review - Did Not Pass	05/12/25
AUS Data Discrepancy Alert	05/27/25
Good Faith Fee Variance Violated	05/27/25
Run Mavent prior to issuing revise	05/27/25
Redisclose Loan Estimate (Change	05/30/25
eSign eDisclosures	05/12/25
eSign eDisclosures	05/12/25

The changes will trigger alerts to fire.

The loan officer will be required to review and clear them - In this example, we need to issue CIC and re-run our compliance tool, Mavent.



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Lock Extension



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Optimal Blue: Lock Extension

Change Request

Lock Extension

To start a lock extension request, open OB and click "Lock Extension"

Lock Extension Request

Lock Extension Days: 10

Calculated Cost: -0.125

Loan Field	Current Value	With Extension
Price	99.750	99.625
Lock	30	40
Lock Expiration	6/16/25	6/26/25
Discount Rebate (\$/%)	\$1,250.00 / 0.250%	\$1,875.00 / 0.375%

Enter the desired number days for extension

Extension cost automatically populates. Click "Apply"

Cancel Apply

Optimal Blue: Lock Extension

Lock Extension Request

Lock Extension Days: 10

Calculated Cost: -0.125

Loan Field

Price: 99.625

Lock: 40

Lock Expiration: 6/26/25

Discount Rebate (\$/%)

\$1,250.00 / 0.250% \$1,875.00 / 0.375%

Cancel Apply


Confirm Lock Extension

Are you sure you want to submit a new Lock Extension?

Cancel Confirm

Confirm your changes.

Confirmation

 Your Lock Extension has been successfully confirmed

Close

You will receive confirmation once the lock extension request is completed.

Loan officer can now complete CIC redisclosure.

Cancellations



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Optimal Blue: Cancellation

- Lock Cancellations



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Optimal Blue: Cancellation

Lock Cancellation requests are to be sent through OB notes. Once the cancellation comment is entered, you will then withdraw the loan on the **M/I Notice of Incomplete Application** screen.

Please note: you MUST enter OB note first as you will lose edit-access to the **M/I Notice of Incomplete Application** once you've withdrawn the loan.

Loan Notes

Notes

Cancel Lock - Contract canceled by bulder

Go to notes, add note
requesting lock
cancellation, select
"email secondary" and
add



☒ Email Secondary

Add



Thank you



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M/I TITLE AGENCY



M/I TITLE, LLC



M/I FINANCIAL, LLC

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TransOhio Residential Title



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Optimal Blue

- OB Features
- Pricing Loan
- Locking Loan
- Profile Change
- Lock Extension
- **Special Pricing**
- Cancellations
- **Branch Revenue Screens**



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Special Pricing



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Optimal Blue: **Special Pricing**

- **Special Pricing**
 - Smart Move
 - Builder Commitments
 - Other specials
 - Extended locks & Float down
 - Bond



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Branch Revenue Screens



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Optimal Blue: Branch Revenue

- ***Screen name***
 - Branch revenue
 - Reports



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