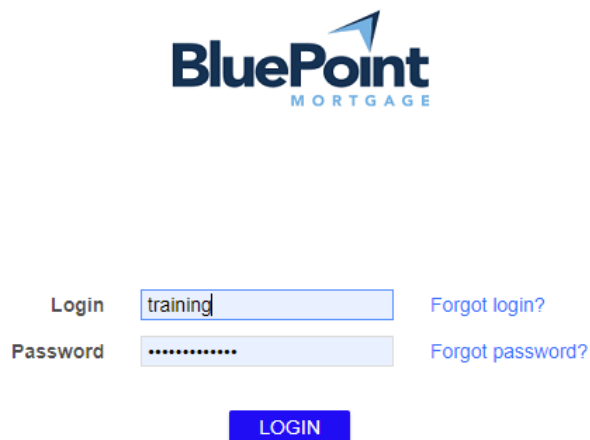


## HOW TO LOCK A LOAN

1. Visit our website at [www.bluepointmtg.com](http://www.bluepointmtg.com) and login to the broker portal.



2. Enter your credentials



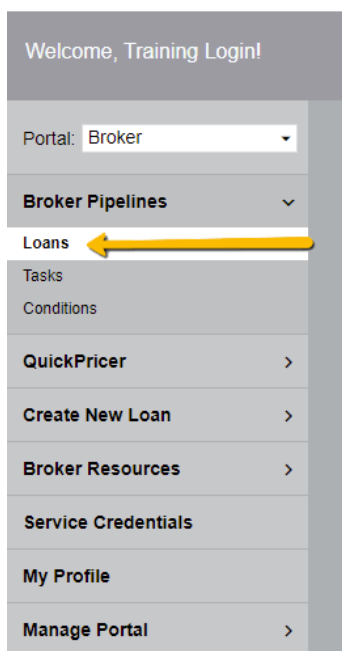
BluePoint MORTGAGE

Login  [Forgot login?](#)

Password  [Forgot password?](#)

**LOGIN**

3. Under broker pipelines -> loans, select the loan you would like to lock.



Welcome, Training Login! Log Off

Portal: Broker

**Broker Pipelines**

- Loans
- Tasks
- Conditions
- QuickPricer
- Create New Loan
- Broker Resources
- Service Credentials
- My Profile
- Manage Portal

**Loans**

Search Criteria: Loan Number, Last Name, SSN (Last 4), Status Date (All Dates), Loan Status (Any)

Display most recent 25 loans assigned to anyone

| Loan Number | Conditions   | Tasks  | Last Name, First Name | Loan Amt  | Loan Status / Status Date | Lock Status / Lock Exp. Date | Loan Officer / Processor              |
|-------------|--------------|--------|-----------------------|-----------|---------------------------|------------------------------|---------------------------------------|
| 90220100038 | 2 Conditions | 1 Task | Test, Test            | \$400,000 | Registered 1/4/2022       |                              | LO Training Login<br>P Training Login |

- Navigate to the PRICING tab on the left, and you will see some filters you can choose for our various loan products.

Pipeline

- Status and Agents
- Application Information
- Closing Costs
- Pricing** ←
- Loan Information
- Rate Lock
- Disclosures
- E-docs
- Tasks (1)
- Conditions (2)
- Order Services

Pipeline | 
 Loan Number: 502221000338 | 
 Borrower Name: Test Test | 
 Loan Amount: \$400,000.00 | 
 DTI: 1.523% | 
 LTV: 80.000% | 
 CLTV: 80.000% | 
 HCLTV: 80.000% | 
 Property Address: 123 Test Street, Newport Beach, CA 92660 | 
 Loan Type: Conventional | 
 Credit Score: 700

**Pricing**

Alert Messages  

 
 • Credit has not been ordered for Application: Test, Test. Please order credit for more accurate results.

Horizon of borrower interest:  months ([explain](#))

[Applications \(1\)](#) | 
 **Property & Loan Info** | 
 [PML Options](#)

**Loan Program Options**

**Term**

10 Year     20 Year     30 Year  
 15 Year     25 Year     Other

**Amortization**

Fixed     5 Year ARM     10 Year ARM  
 3 Year ARM     7 Year ARM     Other

**Product**

Conventional     Home Possible     VA  
 HomeReady     FHA

**Payment**

P&I     I/O

[Advanced Options](#)

Number of Programs: 1

- Under “property & loan info,” you can see the various parameters that the loan will be priced at. Please note you may not be able to change any information on this screen once a loan has been submitted. If you need any changes, we recommend requesting the lock first and then contacting your account manager or account executive afterwards.

**Pricing**

A  

 
 •

Horizon of borrower interest:  months ([explain](#))

[Applications \(1\)](#) | 
 **Property & Loan Info** | 
 [PML Options](#)

**Loan Program Options**

**Term**

10 Year     20 Year     30 Year  
 15 Year     25 Year     Other

**Amortization**

Fixed     5 Year ARM     10 Year ARM  
 3 Year ARM     7 Year ARM     Other

**Product**

Conventional     Home Possible     VA  
 HomeReady     FHA

**Payment**

P&I     I/O

[Advanced Options](#)

Number of Programs: 1

|          |                             |                             |                              |
|----------|-----------------------------|-----------------------------|------------------------------|
| Pipeline | Loan Number:<br>90220100038 | Borrower Name:<br>Test Test | Loan Amount:<br>\$400,000.00 |
|----------|-----------------------------|-----------------------------|------------------------------|

### Pricing

|                         |                           |
|-------------------------|---------------------------|
| Submit to DO (Seamless) | DO (Seamless) Credit-only |
| Submit to DU (Seamless) | Submit to LPA (Seamless)  |

Horizon of borrower interest:  months [explain](#)

Applications (1) | Property & Loan Info | PML Options

#### Property Information

Street Address

Zip Code  State

County

City

In Rural Area?  Yes [explain](#)

Property Use

Property Type

Structure Type

New Construction?  Yes

Additional Monthly Housing Expenses  [calculate](#)

#### Loan Information

Refinance Type

Current Loan P&I Payment   Modify

Current MIP/Month

Impound?  Yes

Doc Type

Home Value

Equity

1st Lien

2nd Financing?  No  Yes

Rate Lock Period  days

Rate Lock Expiration Date: 2/22/2022 (Assumes a 45-day lock.)

#### Other Information

Loan Originator is Paid By  Lender  Borrower

Lender Fee Buyout Requested?

Expected AUS Response

Is DU Refi Plus?  Yes

Number of Financed Properties  [explain](#)

6. Once you have reviewed all the information, click “run price my loan”.

Number of Financed Properties  [explain](#)

Conv Loan PMI Type

Is UFMIP/FF Financed?  Yes

Override Auto-Calculated UFMIP/FF?  Yes

FHA UFMIP  VA Funding Fee

Is Debt Consolidation?

**Run Price My Loan**

Number of Programs: 1

7. A list of eligible programs and rates will show up based on the information entered into the fields on the left. Please note that any prices under the "points" column with a negative sign is a credit (over 100.000) and prices without a negative sign are a cost (under 100.000). Having a pass in the QM column is also not a requirement to lock. If you do not see the appropriate program on this page, please contact your account manager or account executive.

Pricing

Submit to DO (Seamless) DO (Seamless) Credit-only  
 Submit to DU (Seamless) Submit to LPA (Seamless)

Horizon of borrower interest: 60 months (explain)

Applications (1) Property & Loan Info PHL Options

**Property Information**

Street Address 123 Test Street  
 Zip Code 92660 State CA  
 County Orange  
 City Newport Beach  
 Yes explain

In Rural Area?  Yes explain  
 Property Use Primary Residence  
 Property Type SFR  
 Structure Type Detached  
 Yes  
 New Construction?  
 Additional Monthly Housing Expenses \$0.00 calculate

**Loan Information**

Refinance Type Ref Rate/Term  
 Current Loan P&I Payment \$1,000.00 Modify  
 Current MIP/Month \$0.00  
 Yes  
 Impound?  No  
 Doc Type Full Document  
 Home Value \$500,000.00  
 Equity 20.000% \$100,000.00  
 1st Lien 80.000% \$400,000.00  
 2nd Financing?  No  Yes  
 Rate Lock Period 30 days  
 Rate Lock Expiration Date: 2/7/2022 (Assumes a 30-day lock.)

**Other Information**

Loan Originator is Paid By  Lender  Borrower  
 Lender Fee Buyout Requested? No  
 Expected AUS Response DU Approve/Eligible  
 Is DU Refi Plus?  Yes  
 Number of Financed Properties 1 explain

**Alert Messages**  
 • Credit has not been ordered for Application: Test. Test. Please order credit for more accurate results.

**Eligible Loan Programs**

\* - The costs displayed are the borrower's non-financed settlement charges.  
 \*\* - exceeds the MAX DTI / No Income

|   | RATE  | POINTS | PAYMENT  | DTI   | APR   | QM | CLOSING COSTS | CASH TO CLOSE | RESERVE MONTHS |  |
|---|-------|--------|----------|-------|-------|----|---------------|---------------|----------------|--|
| <b>- 30 YR FIXED CONFORMING</b>           |       |        |          |       |       |    |               |               |                |  |
| <a href="#">pin register request lock</a> | 4.125 | -0.497 | 1,938.60 | 1.939 | 4.206 | ✓  | \$1,858.16    | (\$38,141.84) | 5158.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 4.000 | 0.012  | 1,909.66 | 1.910 | 4.080 | ✓  | \$3,853.07    | (\$36,146.93) | 5236.5         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.875 | -0.055 | 1,880.95 | 1.881 | 3.953 | ✓  | \$3,543.97    | (\$36,456.03) | 5316.4         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.750 | 0.444  | 1,852.46 | 1.852 | 3.863 | ✓  | \$5,498.88    | (\$34,501.12) | 5398.2         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.625 | 0.938  | 1,824.21 | 1.824 | 3.778 | ✓  | \$7,433.78    | (\$32,556.22) | 5481.8         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.500 | 1.686  | 1,796.18 | 1.796 | 3.713 | ✓  | \$10,384.68   | (\$29,615.32) | 5567.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.375 | 2.039  | 1,768.38 | 1.768 | 3.615 | ✓  | \$11,755.59   | (\$28,244.41) | 5654.8         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.250 | 2.600  | 1,740.83 | 1.741 | 3.534 | ✗  | \$13,958.49   | (\$26,041.51) | 5744.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.125 | 3.222  | 1,713.50 | 1.714 | 3.458 | ✗  | \$16,405.40   | (\$23,594.60) | 5836.0         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.000 | 3.815  | 1,686.42 | 1.686 | 3.379 | ✗  | \$18,736.30   | (\$21,263.70) | 5929.7         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.990 | 3.915  | 1,684.26 | 1.684 | 3.377 | ✗  | \$19,133.01   | (\$20,866.99) | 5937.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.875 | 4.212  | 1,659.57 | 1.660 | 3.284 | ✗  | \$20,283.21   | (\$19,716.79) | 6025.6         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.750 | 4.978  | 1,632.96 | 1.633 | 3.219 | ✗  | \$23,306.11   | (\$16,693.89) | 6123.8         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.625 | 5.974  | 1,606.60 | 1.607 | 3.173 | ✗  | \$27,249.01   | (\$12,750.99) | 6224.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.500 | 6.744  | 1,580.48 | 1.580 | 3.109 | ✗  | \$30,287.92   | (\$9,712.08)  | 6327.1         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.375 | 7.522  | 1,554.61 | 1.555 | 3.045 | ✗  | \$33,358.82   | (\$6,641.18)  | 6432.4         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.250 | 8.244  | 1,528.98 | 1.529 | 2.976 | ✗  | \$36,205.73   | (\$3,294.27)  | 6540.3         | BluePoint Blaze Conforming 30 Year Fixed |

**Ineligible Loan Programs**

|                        | RATE | POINTS | PAYMENT | DTI | APR | QM | CLOSING COSTS | CASH TO CLOSE | RESERVE MONTHS |  |
|------------------------|------|--------|---------|-----|-----|----|---------------|---------------|----------------|--|
| No Ineligible Programs |      |        |         |     |     |    |               |               |                |  |

Eligible Loan Programs

\* - The costs displayed are the borrower's non-financed settlement charges.  
 \*\* - exceeds the MAX DTI / No Income

|   | RATE  | POINTS | PAYMENT  | DTI   | APR   | QM | CLOSING COSTS | CASH TO CLOSE | RESERVE MONTHS |  |
|---|-------|--------|----------|-------|-------|----|---------------|---------------|----------------|--|
| <b>- 30 YR FIXED CONFORMING</b>           |       |        |          |       |       |    |               |               |                |  |
| <a href="#">pin register request lock</a> | 4.125 | -0.073 | 1,938.60 | 1.939 | 4.181 | ✓  | \$2,359.16    | (\$37,640.84) | 5158.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 4.000 | 0.436  | 1,909.66 | 1.910 | 4.091 | ✓  | \$4,354.07    | (\$35,645.93) | 5236.5         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.875 | 0.369  | 1,880.95 | 1.881 | 3.959 | ✓  | \$4,044.97    | (\$35,955.03) | 5316.4         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.750 | 0.868  | 1,852.46 | 1.852 | 3.874 | ✓  | \$5,999.88    | (\$34,000.12) | 5398.2         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.625 | 1.362  | 1,824.21 | 1.824 | 3.788 | ✓  | \$7,934.78    | (\$32,065.22) | 5481.8         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.500 | 2.110  | 1,796.18 | 1.796 | 3.723 | ✓  | \$10,885.68   | (\$29,114.32) | 5567.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.375 | 2.463  | 1,768.38 | 1.768 | 3.625 | ✓  | \$12,256.59   | (\$27,743.41) | 5654.8         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.250 | 3.024  | 1,740.83 | 1.741 | 3.544 | ✗  | \$14,459.49   | (\$25,540.51) | 5744.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.125 | 3.646  | 1,713.50 | 1.714 | 3.468 | ✗  | \$16,906.40   | (\$23,093.60) | 5836.0         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 3.000 | 4.239  | 1,686.42 | 1.686 | 3.390 | ✗  | \$19,237.30   | (\$20,762.70) | 5929.7         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.990 | 4.339  | 1,684.26 | 1.684 | 3.388 | ✗  | \$19,634.01   | (\$20,365.99) | 5937.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.875 | 4.636  | 1,659.57 | 1.660 | 3.294 | ✗  | \$20,784.21   | (\$19,215.79) | 6025.6         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.750 | 5.402  | 1,632.96 | 1.633 | 3.229 | ✗  | \$23,807.11   | (\$16,192.89) | 6123.8         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.625 | 6.398  | 1,606.60 | 1.607 | 3.184 | ✗  | \$27,750.01   | (\$12,249.99) | 6224.3         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.500 | 7.168  | 1,580.48 | 1.580 | 3.119 | ✗  | \$30,788.92   | (\$9,211.08)  | 6327.1         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.375 | 7.946  | 1,554.61 | 1.555 | 3.055 | ✗  | \$33,859.82   | (\$6,140.18)  | 6432.4         | BluePoint Blaze Conforming 30 Year Fixed |
| <a href="#">pin register request lock</a> | 2.250 | 8.668  | 1,528.98 | 1.529 | 2.986 | ✗  | \$36,706.73   | (\$3,293.27)  | 6540.3         | BluePoint Blaze Conforming 30 Year Fixed |

**Ineligible Loan Programs**

|                        | RATE | POINTS | PAYMENT | DTI | APR | QM | CLOSING COSTS | CASH TO CLOSE | RESERVE MONTHS |  |
|------------------------|------|--------|---------|-----|-----|----|---------------|---------------|----------------|--|
| No Ineligible Programs |      |        |         |     |     |    |               |               |                |  |

8. If you see the "request lock" link greyed out, click it and it will provide more information as to why the loan cannot be locked. In this case, the loan does not have an underwriting fee entered so a fee buyout is required to lock.

- 30 YR FIXED CONFORM

|     |          |              |
|-----|----------|--------------|
| pin | register | request lock |
| pin | register | request lock |
| pin | register | request lock |
| pin | register | request lock |
| pin | register | request lock |
| pin | register | request lock |
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| pin | register | request lock |
| pin | register | request lock |
| pin | register | request lock |

register request lock | 4,125 | -0.497 | 1,938.60 | 1,939 | 4,206

✕

You do not have permission to lock this loan, because of the following reasons:

- [W044] Please select "Yes" for Lender Fee Buyout to lock.

Ok

register request lock | 3,375 | 2,039 | 1,768.38 | 1,768 | 3,615

Rate Lock Expiration Date:  
2/7/2022 (Assumes a 30-day lock.)

**Other Information**

Loan Originator is Paid By  Lender  Borrower

Lender Fee Buyout Requested?

Expected AUS Response

Is DU Refi Plus?  Yes

Number of Financed Properties  [explain](#)

Conv Loan PMI Type

Is UFMIP/FF Financed?  Yes      Override Auto-Calculated UFMIP/FF?  Yes

FHA UFMIP       VA Funding Fee

Is Debt Consolidation?

**Run Price My Loan**

Number of Programs: 1

9. Please be aware that if a loan is only at “registered” status, the lock term MUST be 45 days minimum, and you will not be able to confirm the lock request until it is updated.

https://origination.mortgage.meridianlink.com/Main/ConfirmationPageWrapper.aspx?loanid=aeb12628-...

https://origination.mortgage.meridianlink.com/Main/ConfirmationPageWrapper.aspx?loanid=aeb12628-f...

Qualify Rate 2.250  
Note Rate 2.250  
Point 8.543  
Payment 1,528.98  
DTI 1.529

**WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.**

Request Type  Register Loan  Lock Rate **(MIN 45 DAYS ON REGISTERED LOANS)**

Message to Lender

Warning

**BLAZE INELIGIBLE IF INCOME IS DOCUMENTED VIA 1099**  
**MAX DTI 50%, PLEASE VERIFY LOAN MEETS APPLICABLE DTI GUIDELINES.**

Confirm Cancel

**Loan Information**

Refinance Type

Current Loan P&I Payment   Modify

Current MIP/Month

Impound?  Yes

Doc Type

Home Value

Equity

1st Lien

2nd Financing?  No  Yes

Rate Lock Period

Rate Lock Expiration Date:  
2/22/2022 (Assumes a 45-day lock.)

10. After clicking confirm, you may see the current status of your request under the rate lock tab on the left.

Request Type  Register Loan  Lock Rate

Message to Lender

**Warning**

**BLAZE INELIGIBLE IF INCOME IS DOCUMENTED VIA 1099**

**MAX DTI 50%, PLEASE VERIFY LOAN MEETS APPLICABLE DTI GUIDELINES.**

|          |                            |                            |                             |               |                |                 |                  |  |                           |                     |
|----------|----------------------------|----------------------------|-----------------------------|---------------|----------------|-----------------|------------------|--|---------------------------|---------------------|
| Pipeline | Loan Number<br>90220190008 | Borrower Name<br>Test Test | Loan Amount<br>\$400,000.00 | DTI<br>1.523% | LTV<br>80.000% | CLTV<br>80.000% | HCLTV<br>80.000% | Property Address<br>123 Test Street, Newport Beach, CA 92660 | Loan Type<br>Conventional | Credit Score<br>705 |
|----------|----------------------------|----------------------------|-----------------------------|---------------|----------------|-----------------|------------------|--|---------------------------|---------------------|

Status and Agents

Application Information

Closing Costs

Loan Information

**Rate Lock**

Disclosures

E-docs

Tasks (1)

Conditions (2)

Order Services

### Rate Lock

Loan Program  
BluePoint Blaze Conforming 30 Year Fixed

Registered Loan Program  
BluePoint Blaze Conforming 30 Year Fixed

Registered Date  
1/4/2022

Registration Comments

---

Originator Compensation Information [view lender comp plan details](#)

|            |            |         |
|------------|------------|---------|
| Amount     | Net Points | Paid By |
| \$8,000.00 | 2.000%     | Lender  |

---

Final Price Breakdown

|                         | Rate          | Price          | Fee           |
|-------------------------|---------------|----------------|---------------|
| Base Price              | 2.250%        | 94.881%        | 5.119%        |
| Total Adjustments       | 0.000%        | -1.549%        | 1.549%        |
| Originator Price        | 2.250%        | 93.332%        | 6.668%        |
| Originator Compensation | 0.000%        | -2.000%        | 2.000%        |
| <b>Final Price</b>      | <b>2.250%</b> | <b>91.332%</b> | <b>8.668%</b> |

Loan Status  
Registered

Lock Status  
**Lock Requested**

Rate Locked Date  
Lock Period  
45 days

Rate Lock Comments

Lock Expiration Date  
Lock Expiration Comments

---

Total Adjustments Breakdown

| Description                                   | Rate   | Price   | Fee    |
|---|--------|---------|--------|
| FEE BUYOUT CA NON-STREAMLINE/RRRL             | 0.000% | -0.299% | 0.299% |
| TERM >15 YRS SCORE 700-719 LTV > 75 LTV <= 80 | 0.000% | -1.250% | 1.250% |

11. You can come back to this page at any time to see the current price and status of the lock.

If you have any questions, please contact our lock desk at [locks@bluepointmtg.com](mailto:locks@bluepointmtg.com) or your account executive can run you through this process. Please note that we do not accept lock requests over email. Thank you.

Equal Housing Lender | Copyright © 2021 Bluepoint Mortgage | 4000 MacArthur Blvd., West Tower – 7th Floor, Newport Beach, CA 92660 | 877.267.1056 | NMLS ID# 320004, BRE# 01403107. Program rates and parameters are subject to change without notice. Turn times are estimates and are not warranted or guaranteed. Turn time estimates are subject to change without notice at Bluepoint Mortgage's sole discretion. Intended for use by real estate and lending professionals only and not for distribution to consumer.

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