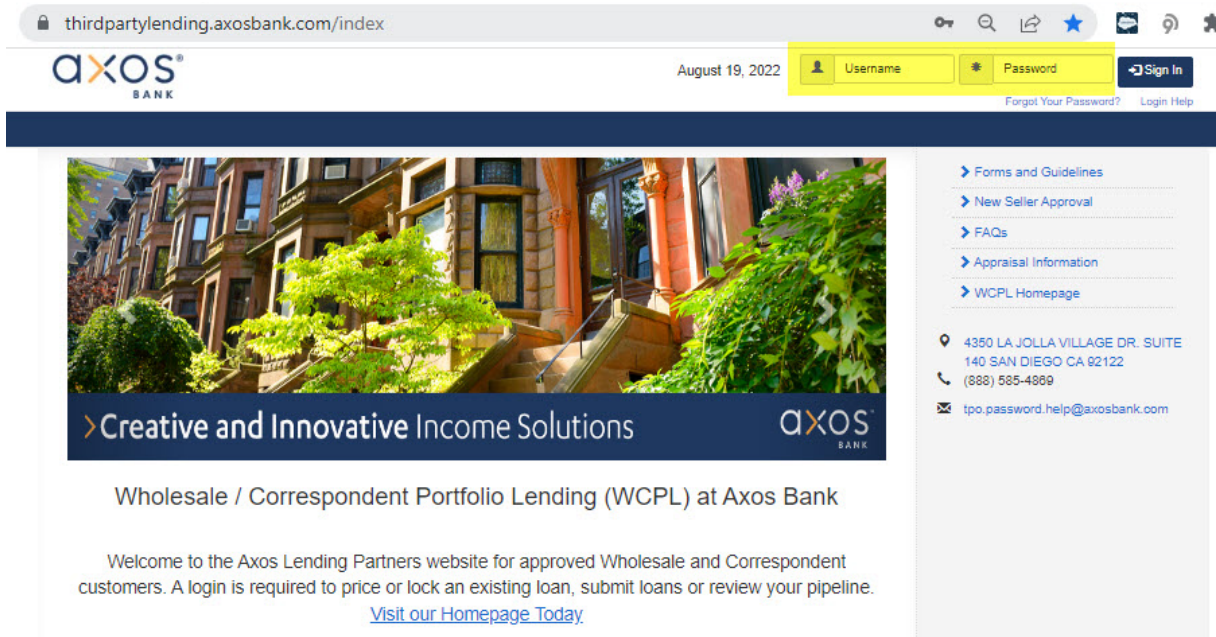
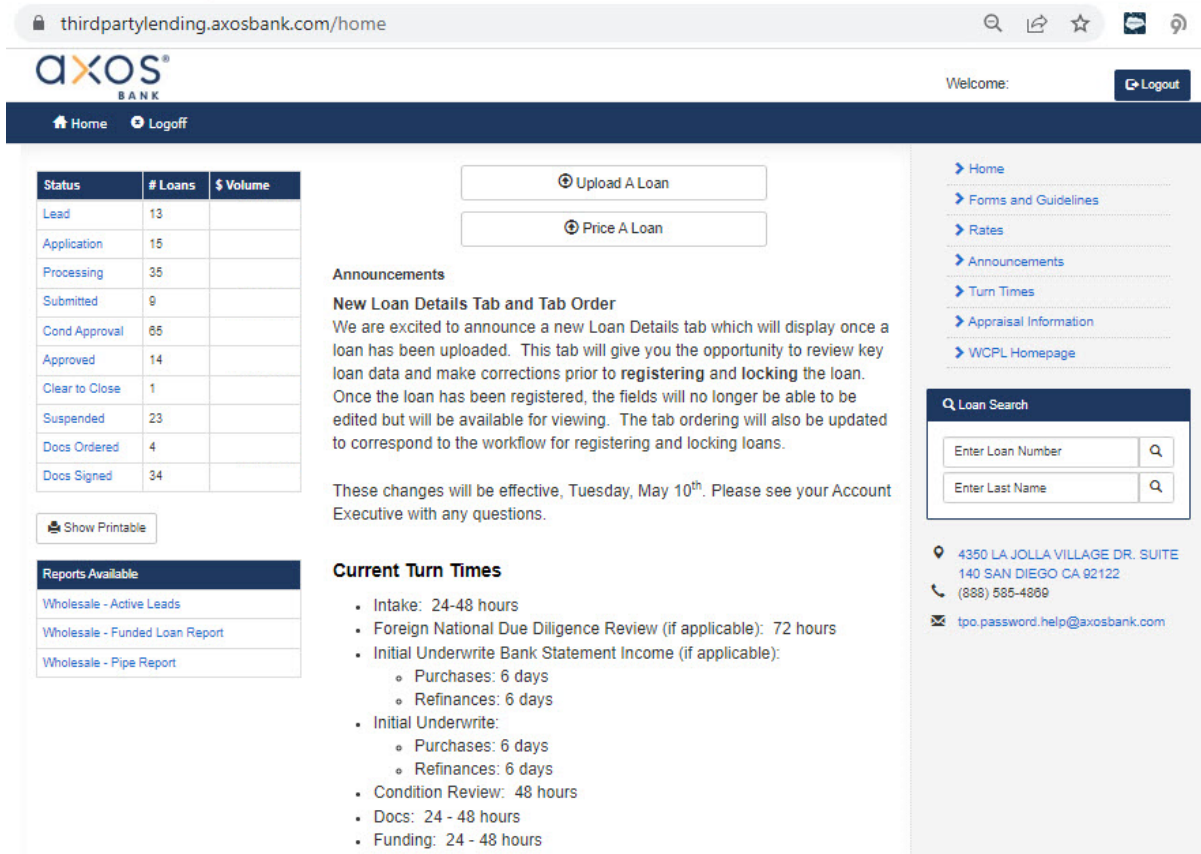


1. Open your internet browser and navigate to the following URL: <https://thirdparty lending.axosbank.com/index>. Enter login information and select Sign In.



2. Once logged in, you will see this home page. The home page is where you can upload and register a new loan, upload conditions, view current rate sheets, request rate locks, and view important announcements from Axos Bank.



- To find the loan you wish to lock, please enter either the Axos Bank loan number or borrower last name in the Loan Search field and select the magnifying glass icon.

- Validate the borrower's information and enter borrower's FICO to be used for locking the loan. (Note – Wholesale loans will be required to use the lowest middle score obtained by Axos. Rate changes may occur if score changes after the loan is locked.) Then select the Lock Request tab.

- This screen shows the loan details from your upload. Verify their accuracy, and then select Price Loan button.

Home Logoff

Loan Number 3408117, Andy America
Floating

Registered 08/30/2018	Processing	Underwriting	Conditional Approval	Cond Rvw 1	Cond Rvw 2	Approved	CTC	CD Wait	Docs Sent	Funded
--------------------------	------------	--------------	----------------------	---------------	---------------	----------	-----	---------	-----------	--------

Loan has been received and registered by Axos Bank. The Loan Estimate (LE) and initial disclosures will be issued electronically to the borrower. Once Intent to Proceed is received, the loan will be assigned to an Account Manager.

← Loan Details
Lock Request
Conditions →

Lock Request

Base Loan Amount:	\$214,250.00	Interest Only:	No
Loan Amount:	\$214,250.00	Doc Type:	Full
Rate:	4.500%	Middle FICO Score:	
Price:	0.000	Impounds-Taxes:	Yes
Lock Term:	30 Day BE	Impounds-Insurance:	Yes
Purpose:	Refinance - Limited Cash Out	Property Type:	Single Family Dwelling
Program:	Jumbo 5/1 LIB ARM	Occupancy:	Owner
Term:	360		

Price Loan

- [Home](#)
- [Forms and Guidelines](#)
- [Rates](#)
- [Announcements](#)
- [Turn Times](#)
- [Appraisal Information](#)
- [WCPL Homepage](#)

Loan Search

[4350 LA JOLLA VILLAGE DR. SUITE
140 SAN DIEGO CA 92122](#)

[\(888\) 585-4889](tel:(888)585-4889)

tpo.password.help@axosbank.com

6. A new window will appear that has most of the loan information pre-populated. Please review the information and answer all questions marked with a red dot (required). In this section, you will be required to select your compensation plan and other special features that are applicable to your loan.

Selected Loan: Loan ID: 228601 Status: Registered Borrower: America

Submit Save to OB Pipeline

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 New
 HCLTV

Waive Escrows
 • Pledged Assets
 First Time Home Buyer

• Include Compensation in Pricing?
 • Cross Collateralization
 Self Employed

• Is this a Wholesale Loan
 • Open 6 Month Reserve Account?

Borrower Information

Borrower First Name
 Borrower Last Name
 • Representative FICO

Citizenship
 DTI Ratio
 • Months of Reserves

Income Documentation
 Asset Documentation
 Employment Documentation

• Properties Financed

Property Information

Occupancy
 Property Type
 Number of Units
 • Number of Stories

State
 County
 Property Zip

First Lien Search Criteria

Loan Type: Non-Conforming Conforming

Loan Term(s): 40 Yr 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr Max 3

Amortization Type(s): Fixed ARM

ARM Fixed Term(s): 5 Yr 7 Yr 10 Yr

Product Type(s): All Standard Expanded Guidelines

Desired Price
 Desired Rate
 Desired Lock Period
 Interest Only

Automated U/W System
 Prepayment Penalty

Total Loan Amount

VA Veteran Type/History
 Exempt from Funding Fee
 PMI/MP/FF/G Fee %
 PMI/MP/FF/G Fee Amount

PMI/MP/FF/G Fee Paid in Cash
 PMI/MP/FF/G Fee Financed
 1st Mtg Loan Amt (Base)
 1st Mtg Loan Amt (Total)

Finance Entire 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

Submit Save to OB Pipeline

- In the example shown below, we select the compensation plan as Wholesale/Lender Paid. We offer both Lender Paid and Borrower Paid comp plans for Wholesale partners.

If you are a Correspondent partner, select No for the question "Is this a Wholesale Loan" and the question "Include Compensation in Pricing?".

Loan Information

- Price/Estimated Value: 255000
- Appraisal Amount: 255000
- Loan Purpose: Refi Rate-Term/Limited C.C.
- Cash-Out Amount: 210976.56
- LTV: 84.02
- Waive Escrows: No
- Pledged Assets: None Selected
- Cross Collateralization: None Selected
- First Time Home Buyer: No
- Self Employed: Yes
- Is this A Wholesale Loan: Yes
- Open 6 Month Reserve Account?: None Selected
- Include Compensation in Pricing?: Yes (Lender Paid Comp.)

- At this point, you can request pricing. Simply select either of the Submit buttons. They are located on the top and bottom of the page.

Lien Information

- Search for First Lien (Selected)
- Search for Second Lien
- Search for HELOC Second Lien
- 1st Mtg Loan Amt (Base): 114250
- 2nd Mtg Loan Amt: 0
- HELOC Line Amt: 0
- HELOC Drawn Amt: 0

Loan Information

- Price/Estimated Value: 255000
- Appraisal Amount: 255000
- Loan Purpose: Refi Rate-Term/Limited C.C.
- Cash-Out Amount: 210976.56
- LTV: 84.02
- Waive Escrows: No
- Pledged Assets: No
- Cross Collateralization: No
- First Time Home Buyer: No
- Self Employed: Yes
- Is this A Wholesale Loan: Yes
- Open 6 Month Reserve Account?: No
- Include Compensation in Pricing?: Yes (Lender Paid Comp.)

- You now receive the rate stack for the program. The orange line shows the pricing for the rate you have selected within your loan submission. Choose the price under the appropriate lock term to move to the final lock request screen (shown in Step 10). As an example, the image below shows we selected 6.375% at 100.00 for 45 days.

Links	Eligible Product	Rate	Price	Days	P&I	Detail
	Axos Bank Wholesale Portfolio 5/6 SOFR ARM - EG	6.375	100.125	30	\$6,239	Hide
Pricing Last Updated: 08/19/22 8:11 AM		Search Timestamp: 08/19/22 1:18 PM				
Rate	Margin	P&I	21 Day	30 Day	45 Day	60 Day
		Pmt	09/08/22	09/19/22	10/03/22	10/17/22
5.875	4.000	\$5915	99.250	99.125	99.000	98.875
6.000	4.000	\$5996	99.500	99.375	99.250	99.125
6.125	4.000	\$6076	99.750	99.625	99.500	99.375
6.250	4.000	\$6157	100.000	99.875	99.750	99.625
6.375	4.000	\$6239	100.250	100.125	100.000	99.875
6.500	4.000	\$6321	100.300	100.300	100.250	100.125
6.625	4.000	\$6403	100.300	100.300	100.300	100.300
6.750	4.000	\$6486	100.300	100.300	100.300	100.300
6.875	4.000	\$6569	100.300	100.300	100.300	100.300
7.000	4.000	\$6653	100.300	100.300	100.300	100.300
7.125	4.000	\$6737	100.300	100.300	100.300	100.300
The values in the grid include all the adjustments below.						
Reason	Points	SRP	Rate	Margin		
LTV <= 50	0.000	0.000	-0.250	0.000		
Total Adjustments	0.000	0.000	-0.250	0.000		

10. After selecting the price, you will see the summary page. Make sure to complete the field for the email address you want to lock confirmation sent to; it is a required field. Once complete, select Request Lock/Save to LOS to submit the lock request.

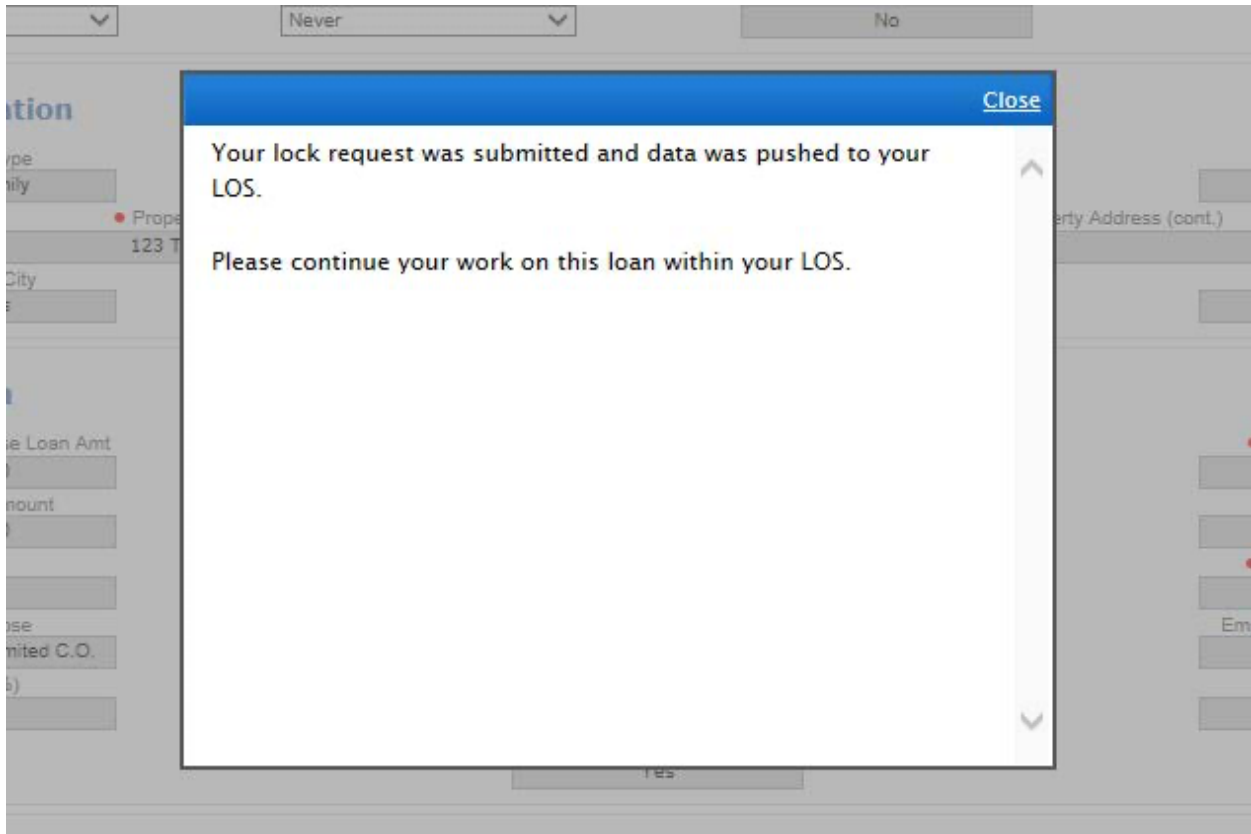
Borrower Information

<ul style="list-style-type: none"> Borrower First Name Andy Representative FICO 720 Months of Reserves 16 Properties Financed 1 	<ul style="list-style-type: none"> Borrower Last Name America DTI Ratio 12.14 User 	<ul style="list-style-type: none"> Self Employed Yes Citizenship U.S. Citizen 	<ul style="list-style-type: none"> Internal Loan ID 3408117 Lock Confirmation Email Cross Collateralization No
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Property Information

<ul style="list-style-type: none"> Property Type Single Family 	<ul style="list-style-type: none"> Occupancy Primary Residence 	<ul style="list-style-type: none"> Number of Units 1 Unit 	<ul style="list-style-type: none"> Number of Stories 1
<ul style="list-style-type: none"> Property Address 4321 Cul de Sac ST 		<ul style="list-style-type: none"> Property Address (cont.) 	
<ul style="list-style-type: none"> Property City San Diego 	<ul style="list-style-type: none"> State California (CA) 	<ul style="list-style-type: none"> Property Zip 92122 	<ul style="list-style-type: none"> County San Diego

11. You will receive confirmation message that shows your rate lock was submitted.



Helpful Tips for the Optimal Blue Interface

1. **Rate changes:** If your loan is "Approved" you will not be able to make changes to the rate through the Optimal Blue interface. Rate changes on approved loans will need to be reviewed by the underwriter to ensure the DTI increase does not affect the overall eligibility of the loan. If you need to make a change, please contact your Account Manager, the Lock Desk, or your Account Executive to initiate the change request. In most cases, changes are completed very quickly.
2. **Required fields:** Please thoroughly review the required fields. Your loan approval will document whether your loan was approved with Asset Depletion, Pledged Assets, or Cross Collateralization. Please make sure to select Yes or No for these questions. You will not be able to move forward without answering the questions.
3. **Comp plans:** Please make sure to select the appropriate comp plan for your loan. If you are a Wholesale Broker, you will have the choice of Lender Paid or Borrower Paid compensation. Please make sure to select the correct comp plans, as there is a large pricing difference between the two plans. Correspondents will always choose "borrower paid" in the comp plan selection.
4. If you have questions or need help, please email lockdesk@axosbank.com.