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first community mortgage

# How to Quick Lock a Loan



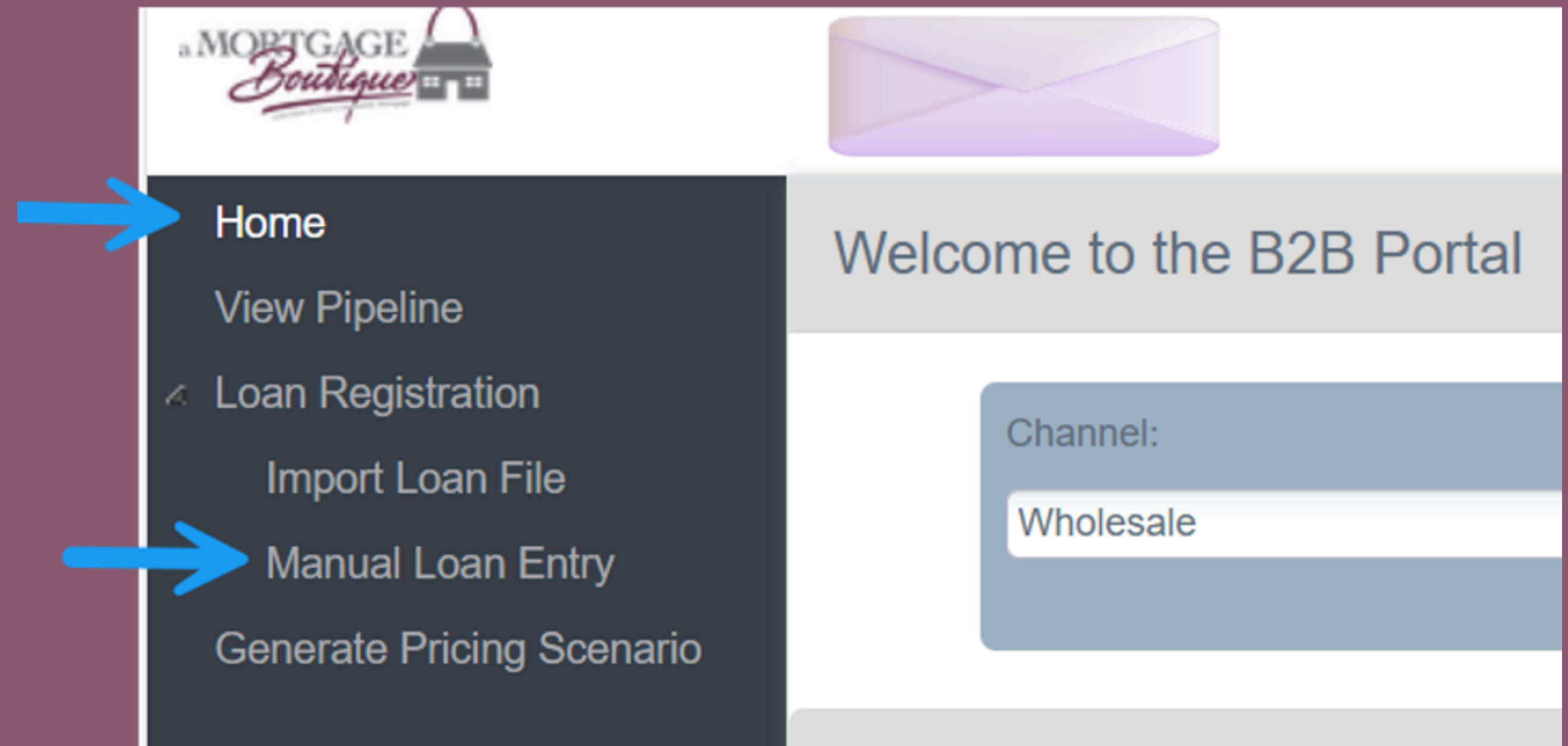
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<https://portal.welovetpo.com/portal/#/login>

How to quickly lock a loan without importing a MISMO 3.4 file  
Once logged into the Blue Sage portal from the home screen  
click Manual Loan Entry

Quick  
Lock



Once manual Loan entry has been clicked, please fill in and complete all required information:

- Your loan number can be the borrowers name – this will update after registration
- MLO Name, NMLS ID, Phone Number, & Email
- Application date, estimated settlement date, & credit report consent date
- Borrower Contact Details – email and mobile phone number

The screenshot shows a loan entry form with several sections. Blue arrows point to the following fields:

- Transaction ID: (empty)
- \* Your Loan Number: CVRC0221034357
- \* MLO Name: (empty)
- \* MLO NMLS ID: (empty)
- MLO Email: salesperson@amortgagebou
- MLO Phone Number: (714) 555-5555
- \* Loan Application Date: (empty)
- \* Settlement Date (Est): (empty)
- \* Credit Order Consent Date: (empty)
- First Payment Due Date: (empty)
- MLO State License: (empty)
- Emerging Banker: ☐ Yes ☒ No
- Process Information button

**Borrower Information**

Number of Borrowers: ☐ One ☒ Two ☐ Three ☐ Four

**John Freddie**

Primary Borrower

\* First, Middle, Last, Name Suffix, Marital: John  
Middle (optional): Freddie  
Name Suffix (optional):  
Married: ☐  
US Citizen: ☐  
First Time Home Buyer: ☐  
Self Employed: ☐  
Contact Details button

**Mary Freddie**

Co-Borrower

\* First, Middle, Last, Name Suffix, Marital: Mary  
Middle (optional): Freddie  
Name Suffix (optional):  
Married: ☐  
US Citizen: ☐  
First Time Home Buyer: ☐  
Self Employed: ☐  
Contact Details button

**Borrower Contact Details**

Primary Borrower: Andy  
Co-Borrower: (empty)

\* First, Middle, Last, Name Suffix, Marital: (empty)

Contact Email Info: Home: andy.a@fanniemae.com (Preferred)  
Contact Phone Info: Home Phone: (508) 888-8888 (Preferred), Mobile Phone: (508) 777-7777, Work Phone: (999) 999-9999, Ext: (empty)

Must register and/or save any new borrower data prior to Borrower grouping button being enabled.

Quick  
Lock

Please fill out the form completely and be sure to choose the correct product description by clicking the magnifying glass icon. Once complete click Register at the bottom on the page

unt:

Product & Program

\* Lien Type: 

First Mortgage

\* Position: 

1

\* Product Description: 

FHLMC 30yr Fixed Max > 375K

Mortgage Type: 

Conventional Mortgage

Pricing Tier: 

Conforming

Amortization Type: 

Fixed Rate

\* Loan Term Months: 

360

 IO Term:  Balloon Term:

ARM Plan:

Program Type:

Bond Program:

Buydown Plan:

\* Buydown Source:

Loan Interest Rate

\* Interest Rate: 

0.000%

 Qualifying Rate: 

0.000%

ARM Margin: 

0.000%

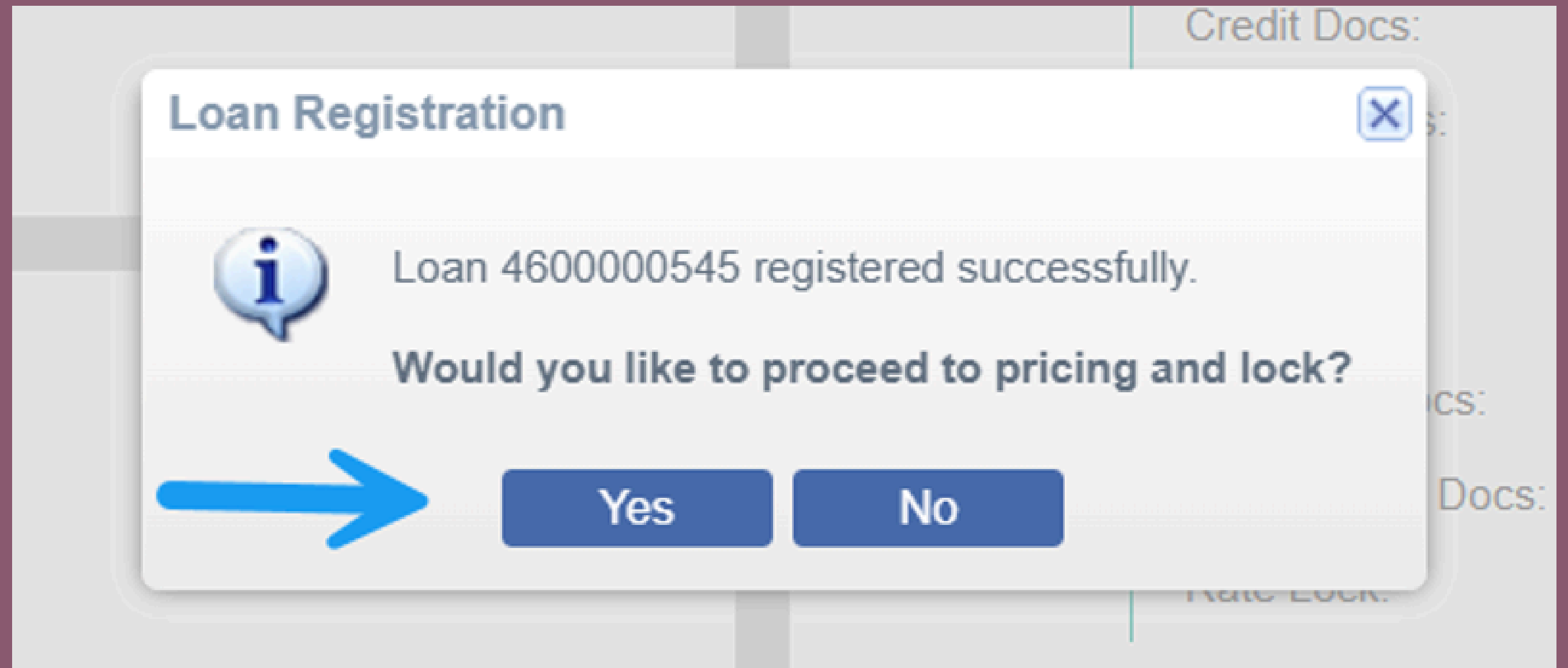
Check Eligibility

Register

Cancel & Close

Quick  
Lock

Once registration is complete you will see a loan number assigned to your file and a message box will appear asking if you would like to proceed to pricing and lock. Click Yes



# Quick Lock

Once you Click Yes, a pricing box will pop open. Select the price that correlates to the rate you would like to lock the file. For example, if you wanted to lock the file at 6.75 for 30 days you would Click on the price 101.563 in the example below).

Select Pricing							
Rate Sheet Date/Time:		Rate Sheet ID:	Optimal Blue Product Id 89927561		Rate Sheet #:	0	Price Status: Available
RATE	P & I PAYMENT	15 DAY PRICE	30 DAY PRICE	45 DAY PRICE	60 DAY PRICE	90 DAY PRICE	
5.740%	\$2,331.75	97.979%	97.880%	97.849%	97.818%	97.443%	
5.750%	\$2,334.29	98.042%	97.943%	97.912%	97.881%	97.506%	
5.875%	\$2,386.15	98.709%	98.614%	98.584%	98.554%	98.179%	
5.990%	\$2,395.63	99.331%	99.236%	99.206%	99.176%	98.801%	
6.000%	\$2,398.20	99.394%	99.299%	99.269%	99.239%	98.864%	
6.125%	\$2,430.44	99.919%	99.823%	99.794%	99.765%	99.390%	
6.240%	\$2,460.27	100.021%	100.010%	99.969%	99.928%	99.553%	
6.250%	\$2,462.87	100.084%	100.073%	100.032%	99.991%	99.616%	
6.375%	\$2,495.48	100.581%	100.584%	100.524%	100.484%	100.109%	
6.490%	\$2,525.64	100.996%	100.976%	100.936%	100.896%	100.521%	
6.500%	\$2,528.27	101.059%	101.039%	100.999%	100.959%	100.584%	
6.625%	\$2,561.24	101.475%	101.455%	101.415%	101.375%	101.000%	
6.740%	\$2,591.73	101.543%	101.501%	101.469%	101.437%	101.062%	
6.750%	\$2,594.39	101.605%	101.563%	101.531%	101.499%	101.124%	
6.875%	\$2,627.72	102.031%	101.986%	101.952%	101.918%	101.543%	
6.990%	\$2,658.52	102.342%	102.296%	102.261%	102.226%	101.851%	
7.000%	\$2,661.21	102.404%	102.358%	102.323%	102.288%	101.913%	

Quick  
Lock

Once you have clicked the price for the desired lock period, a detailed pricing and lock box will pop up, if everything looks correct click save at the bottom of box

Loan Pricing and Rate Lock

Product:

FHLMC 30yr Fixed Max > 375K

Lock Period:

30 Day Rate Lock

Lock Date/Time:

8/06/2025

1:54:05 PM

Expiration Date:

9/05/2025

Price Determined:

8/06/2025

10:39:10 AM

Proposed Pricing

DESCRIPTION	RATE	ORIG.PTS	DISC.PTS	MARGIN
Base Rate	6.750%	0.000%	-2.913%	0.000%
LTV is 75.01-80, And Loan Purpose is Purchase, And FICO is 740-759, And Non-Standard Loan Term (Months) is > 15 Yrs	0.000%	0.000%	0.875%	0.000%
LTV is 75.01-80, And Number of Units is 2-4 Units	0.000%	0.000%	0.625%	0.000%
1st Mtg Loan Amt (Total) is >\$375,000	0.000%	0.000%	-0.150%	0.000%
Total Rate and Points	6.750%	0.000%	-1.563%	0.000%

Margin:

0.000%

Index:

0.000%

Lifetime Rate Cap:

0.000%

Pricing Notes and Advisories

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.  
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.  
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.  
Please note that you must complete the "Monthly Qualifying Income" field as this may impact eligibility and/or pricing.

SAVE

CANCEL

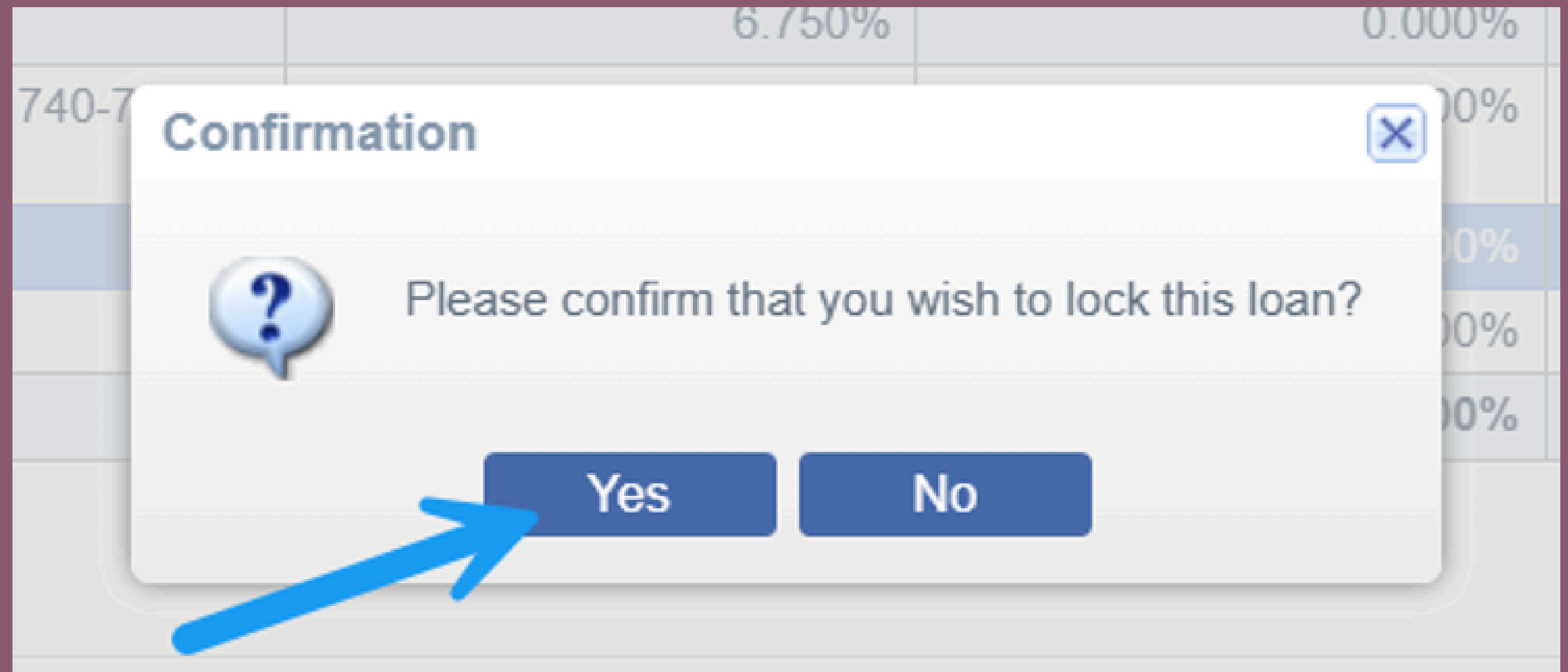
Quick  
Lock



The system will ask you one more time “Please confirm that you wish to lock this loan”

Click the YES button and your loan will be lock

**Quick  
Lock**





To print the lock confirmation please follow order below

- left hand tool bar select loan processing
- click lock management
- click print lock confirmation

View Pipeline

▶ Loan Summary

◀ Loan Processing

➔ Lock Management

Fees & Closing Costs

Upload / View Documents

Loan File Update

Automated Underwriting

▶ Full Application

▶ Loan Submission

Lender Loan Number:  
4600000545

Lock Expiration:  
9/5/2025

Loan Status:  
Registered

Borrower Name:  
Lock , Qucik

Subject Property:  
12345 Any Street  
Newport Beach, CA

LTV/CLTV:  
80.00% / 80.00%

Loan Lock History

Lock Management

Rate Lock Activity History

Lock Status:  
Rate Lock  
Approved

Lock Expires:  
09/05/2025

Locked Rate:  
6.750%

Points:  
-1.563%

Lock Price History

REQUEST TYPE	REQUEST STATUS	DATE
Initial Lock	Approved	8/0

Price

Extend Lock

Print Lock Confirmation

Lock History

Quick  
Lock