1. Open your internet browser and navigate to the following URL: https://thirdpartylanding.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.
3. 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.

4. 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.
5. This screen shows the loan details from your upload. Verify their accuracy, and then select **Price Loan** button.
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.
7. 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".

8. 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.

9. 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.
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.

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.