



When registering a loan through the Broker Portal (for Piggyback transactions or loans with more than two borrowers), the interface will have a slightly different appearance.

Spring EQ is now utilizing Optimal Blue for Pricing. You will notice a few minor changes in the appearance of your pipeline, as well as some adjustments to the registration and pricing screens. Please review the attached document.

If you require further assistance, please get in touch with your dedicated Account Executive or our BXG group at 1-888-605-2588, option 1. This team is available from 9 am to 8 pm EST, Monday through Friday.

# Broker Portal - OB



Spring EQ, LLC  
1 West Elm Street  
Conshohocken, PA 19428

NMLS ID#: 1464945  
Partner ID#: 4000001  
Approved For: CONV

Channel: Wholesale Optimal Blue  
Partner Status: Approved



Home

View Pipeline

View Contacts

Generate Pricing Scenario

Loan Registration

Import Loan File

Manual Loan Entry

Welcome to the B2B Portal

Channel:

- Spring EQ Wholesale (Current Pipeline)
- Spring EQ Wholesale
- Spring EQ Wholesale (Current Pipeline)
- Correspondent - Non Delegated
- Correspondent - Delegated

Spring EQ, LLC  
1 West Elm Street, Suite 450  
Conshohocken PA, 19428

Spring EQ, LLC (1464945)

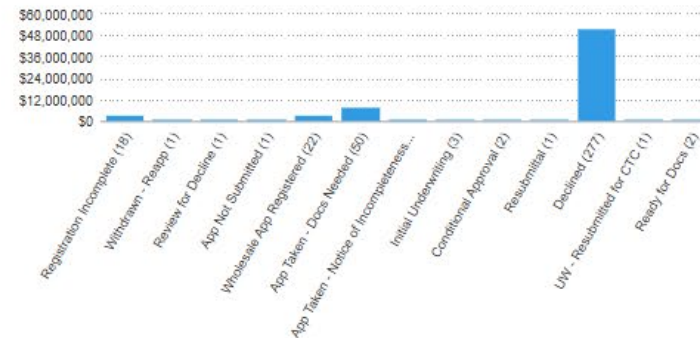
Spring EQ, LLC  
1 West Elm Street, Suite 450  
Conshohocken PA, 19428

Company, 1 West Elm Street, Conshohocken, PA 19428

## Pipeline

\* Loan Officer: All

STATUS	COUNT	TOTAL LOAN AMT
Registration Incomplete	18	\$2,915,000
Withdrawn - Reapp	1	\$415,000
Review for Decline	1	\$415,000
App Not Submitted	1	\$415,000
Wholesale App Registered	22	\$3,035,000
App Taken - Docs Needed	50	\$7,160,000
App Taken - Notice of Incompleteness Sent	2	\$440,000
Initial Underwriting	3	\$240,000
Conditional Approval	2	\$356,000
Resubmittal	1	\$100,000
Declined	277	\$51,023,500
UW - Resubmitted for CTC	1	\$300,000
Ready for Docs	2	\$360,000
Total	381	\$67,174,500



Pipeline Filter

## Alert Summary

ALERT TYPE	COUNT
<a href="#">Locks Expired</a>	48
<a href="#">Property in FEMA declared disaster area</a>	5
Total:	53

- **Spring EQ Wholesale (Current Pipeline)** is the new default pipeline for loans registered on or after June 30, 2025.
- To view loans registered before 6/30/25, you need to select “Spring EQ Wholesale”.

# Broker Portal Optimal Blue – Registration Page

## Registration Page Differences:

- **Other Financing**

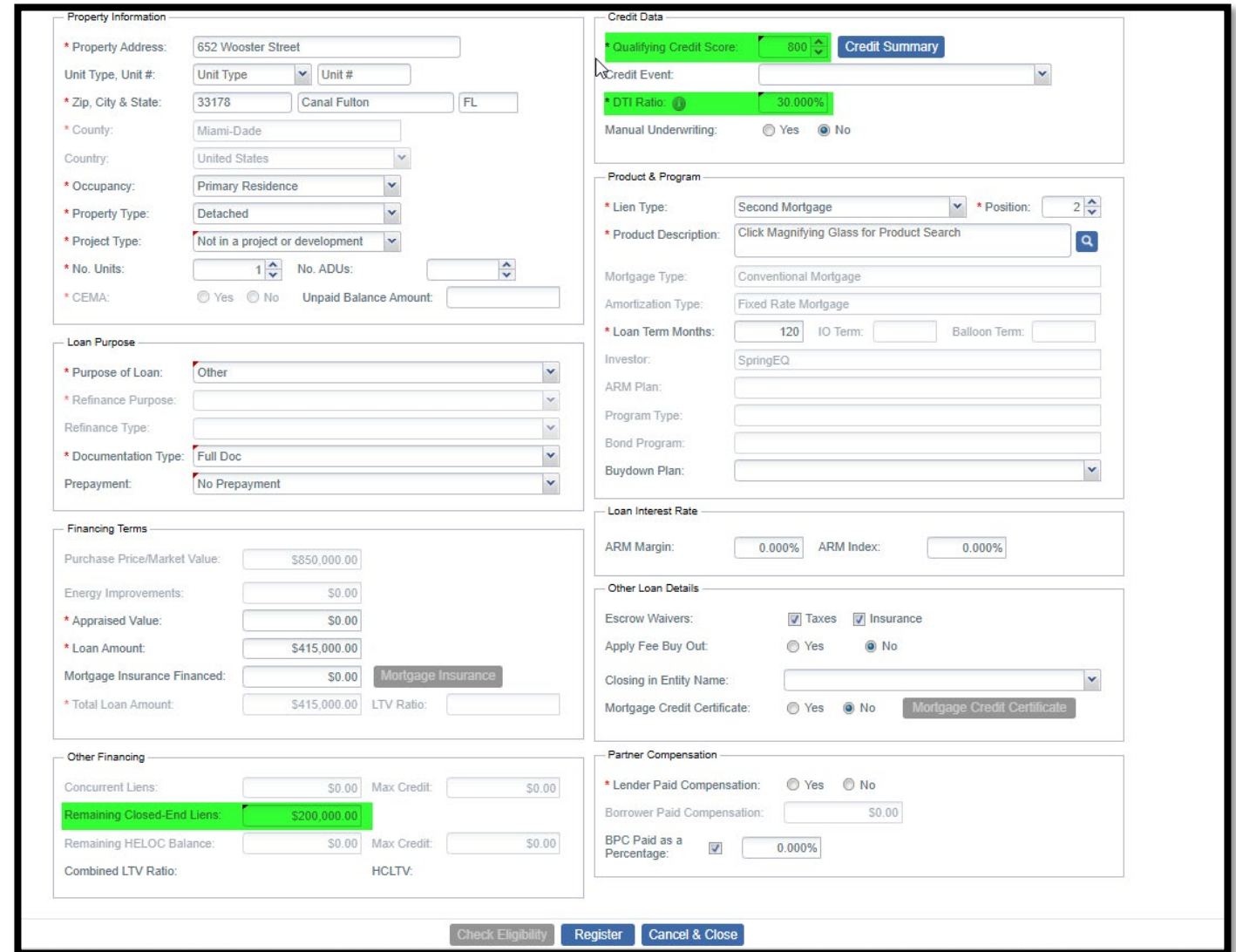
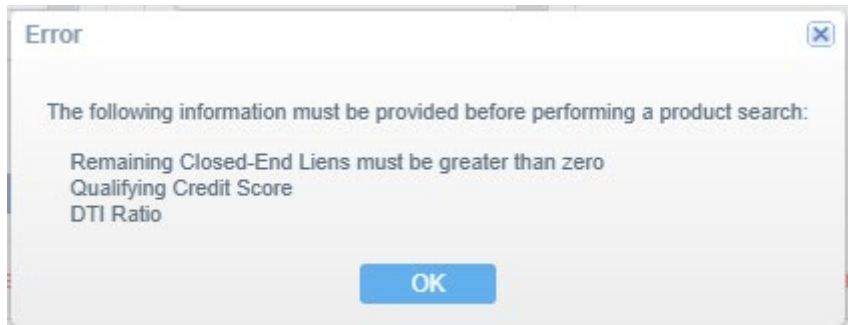
- Remaining Closed-End Liens
- Balance of Borrowers' first mortgage (based on estimate or broker credit report)

- **Credit Data**

- Qualifying Credit Score
- DTI Ratio

If you do not enter these, you cannot select a product!

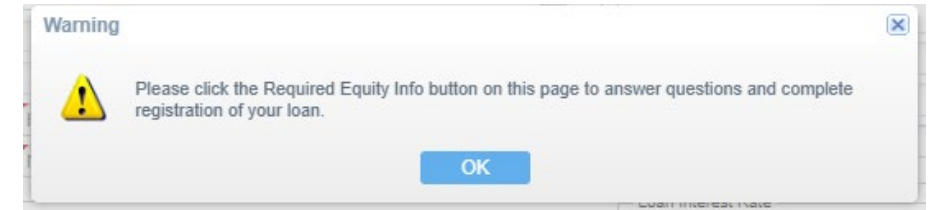
- This information will autofill the correct information once credit is pulled.

A screenshot of the registration form in the Broker Portal Optimal Blue. The form is divided into several sections: Property Information, Credit Data, Product & Program, Loan Purpose, Financing Terms, Other Financing, Loan Interest Rate, and Other Loan Details. The "Credit Data" section is highlighted in green, showing fields for Qualifying Credit Score (800), DTI Ratio (30.000%), and Manual Underwriting (No). The "Product & Program" section shows fields for Lien Type (Second Mortgage), Product Description (Click Magnifying Glass for Product Search), Mortgage Type (Conventional Mortgage), Amortization Type (Fixed Rate Mortgage), Loan Term Months (120), IO Term, Balloon Term, Investor (SpringEQ), ARM Plan, Program Type, Bond Program, and Buydown Plan. The "Financing Terms" section shows fields for Purchase Price/Market Value (\$850,000.00), Energy Improvements (\$0.00), Appraised Value (\$0.00), Loan Amount (\$415,000.00), Mortgage Insurance Financed (\$0.00), Total Loan Amount (\$415,000.00), and LTV Ratio. The "Other Financing" section shows fields for Concurrent Liens (\$0.00), Remaining Closed-End Liens (\$200,000.00), Remaining HELOC Balance (\$0.00), and Combined LTV Ratio. The "Loan Interest Rate" section shows fields for ARM Margin (0.000%) and ARM Index (0.000%). The "Other Loan Details" section shows fields for Escrow Waivers (Taxes, Insurance), Apply Fee Buy Out (Yes, No), Closing in Entity Name, Mortgage Credit Certificate (Yes, No), and Partner Compensation (Lender Paid Compensation, Borrower Paid Compensation, BPC Paid as a Percentage). At the bottom of the form are buttons for "Check Eligibility", "Register", and "Cancel & Close".

# Broker Portal Optimal Blue – Registration Page cont.

## Registration Page Differences cont.:

- Before registering, you will need to enter the **Required Equity Info**
  - 4 HMDA questions will transfer over to the app
- Also, make sure to make a selection for the partner's compensation.
- Once done, you can register the loan and move through the short app screen.



Error Message if the screen is not completed correctly.

<b>Financing Terms</b>		<b>Loan Interest Rate</b>	
Purchase Price/Market Value:	<input type="text" value="\$850,000.00"/>	ARM Margin:	<input type="text" value="0.000%"/>
Energy Improvements:	<input type="text" value="\$0.00"/>	ARM Index:	<input type="text" value="0.000%"/>
* Appraised Value:	<input type="text" value="\$0.00"/>	<b>Other Loan Details</b>	
* Loan Amount:	<input type="text" value="\$415,000.00"/>	Escrow Waivers:	<input checked="" type="checkbox"/> Taxes <input checked="" type="checkbox"/> Insurance
Mortgage Insurance Financed:	<input type="text" value="\$0.00"/>	Apply Fee Buy Out:	<input type="radio"/> Yes <input checked="" type="radio"/> No
* Total Loan Amount:	<input type="text" value="\$415,000.00"/>	Closing in Entity Name:	<input type="text" value=""/>
LTV Ratio:	<input type="text" value=""/>	Mortgage Credit Certificate:	<input type="radio"/> Yes <input checked="" type="radio"/> No
<b>Other Financing</b>		<b>Partner Compensation</b>	
Concurrent Liens:	<input type="text" value="\$0.00"/>	* Lender Paid Compensation:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Remaining Closed-End Liens:	<input type="text" value="\$100,000.00"/>	Borrower Paid Compensation:	<input type="text" value="\$0.00"/>
Remaining HELOC Balance:	<input type="text" value="\$0.00"/>	BPC Paid as a Percentage:	<input checked="" type="checkbox"/> <input type="text" value="0.000%"/>
Combined LTV Ratio:	<input type="text" value=""/>		
HCLTV:	<input type="text" value=""/>		

# Broker Portal Optimal Blue – Registration Page cont.

## Product & Program

\* Lien Type:

Second Mortgage

\* Position:

2

\* Product Description:

Second Mortgage

HELOC

Mortgage Type:

Conventional Mortgage

Amortization Type:

Fixed Rate Mortgage

\* Loan Term Months:

240

IO Term:

Balloon Term:

Investor:

Spring EQ, LLC - Wholesale Advantage

# Broker Portal Optimal Blue – Pricing

Make sure when pricing your loan prior to submitting to Broker Portal that you select the **45 day lock** option

**Lender Loan Number:** 4000013014    **Lock Expiration:**

**Loan Status:** Registration Incomplete    **Loan Purpose:** Other    **Total Loan Amount:** \$415,000.00  
**Borrower Name:** America, Andy    **Product:** HELOAN Standalone 20 Yr Fixed    **Loan Amount:** \$415,000.00  
**Subject Property:** 652 Wooster Street  
Canal Fulton, FL 331...    **Interest Rate:** 0.000%    **Program:**  
**LTV/CLTV:** 48.83% / 48.83%    **Occupancy:** Primary Residence    **Ratios:** 0.94% / 30.00%

## Loan Pricing and Rate Lock

Application Date: 6/16/2025    Settlement Date: 7/03/2025    ☒ Estimated    ☐ Firm

Product:   
Lock Period:   
Lock Date/Time:      Expiration Date:   
Price Determined:

[Compare Pricing](#)    [Pricing History](#)

DESCRIPTION	RATE	ORIG.PTS	DISC.PTS	MARGIN
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No pricing items to display

Margin:  0.000%    Index:  0.000%    Lifetime Rate Cap:  0.000%

Undiscounted Interest Rate:  0.000%    Undiscounted Rate Price:  0.000%

Exception Type:     Borrower Paid Points: [Edit](#)  0.000%

Manual Pricing: ☐

Last Priced On:    By:

Product: HELOAN Standalone 20 Yr Fixed  
Lock Period: **30 Day Rate Lock**   
Lock Date/Time: Float    Expiration Date:   
Price Determined: **30 Day Rate Lock**  
**45 Day Rate Lock**  
60 Day Rate Lock

**Proposed Pricing**    [Select Rate](#)

DESCRIPTION	RATE	ORIG.PTS	DISC.PTS	MARGIN
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No pricing items to display

Margin:  0.000%    Index:  0.000%    Lifetime Rate Cap:  0.000%

Core Change Reason:  -- Please Select --    [COC Reasons](#)

Current Change Reason:



## Product Search

### Search Criteria

\* Amortization Types: ☐ Adjustable Rate Mortgage (ARM) ☒ Fixed Rate Mortgage

\* Loan Terms: ☐ All ☐ 30 Year ☐ 25 Year ☒ 20 Year ☐ 15 Year ☐ 10 Year  
☐ 5 Year

ARM Terms: ☐ All ☐ 10 Year ☐ 7 Year ☐ 5 Year ☐ 3 Year ☐ 6 Month  
☐ 1 Month ☐ 0 Month

Product Groups: ☐ All ☐ Standard

\* Lock Period:  Target Rate:  Target Price:

Interest Only Products: ☐ Yes ☒ No

**Search** **Best Price Search** **Close** **Select Ineligible Product**

**Eligible Products** **Ineligible Products** **Manually Priced Products**

PRODUCT DESCRIPTION

INVESTOR NAME

RATE ▲

POINTS

PRICE

LOCK DAYS

PRICE STATUS

Eligible Products will show up for selection. You can still see ineligible products by selecting the “Ineligible Products” tab.

# Broker Portal Optimal Blue – Products

The Broker Portal now includes a detailed product name that includes “First Lien” and “Piggyback Second” in the title.

Product Name - OB (New)	Product Name - Bluesage (old)	
Fixed HELOC First Lien 3 Yr Draw 12 Yr Repay	15 Year Fixed Rate HELOC with 3 Year Draw Period	Bluesage did not have a distinction between First Liens and Second Liens in the product name
Fixed HELOC First Lien 3 Yr Draw 17 Yr Repay	20 Year Fixed Rate HELOC with 3 Year Draw Period	
Fixed HELOC First Lien 3 Yr Draw 27 Yr Repay	30 Year Fixed Rate HELOC with 3 Year Draw Period	
Fixed HELOC Piggyback Second Lien 3 Yr Draw 12 Yr Repay	15 Year Fixed Rate HELOC with 3 Year Draw Period	Bluesage did not have a distinction between piggybacks and non piggybacks in the product name
Fixed HELOC Piggyback Second Lien 3 Yr Draw 17 Yr Repay	20 Year Fixed Rate HELOC with 3 Year Draw Period	
Fixed HELOC Piggyback Second Lien 3 Yr Draw 27 Yr Repay	30 Year Fixed Rate HELOC with 3 Year Draw Period	
Fixed HELOC Standalone Second Lien 3 Yr Draw 12 Yr Repay	15 Year Fixed Rate HELOC with 3 Year Draw Period	
Fixed HELOC Standalone Second Lien 3 Yr Draw 17 Yr Repay	20 Year Fixed Rate HELOC with 3 Year Draw Period	
Fixed HELOC Standalone Second Lien 3 Yr Draw 27 Yr Repay	30 Year Fixed Rate HELOC with 3 Year Draw Period	
HELOAN Piggyback 10 Yr Fixed	10 Year Standalone Fixed 2nd	
HELOAN Piggyback 15 Yr Fixed	15 Year Standalone Fixed 2nd	
HELOAN Piggyback 20 Yr Fixed	20 Year Standalone Fixed 2nd	
HELOAN Piggyback 30 Yr Fixed	30 Year Standalone Fixed 2nd	
HELOAN Standalone 10 Yr Fixed	10 Year Standalone Fixed 2nd	
HELOAN Standalone 15 Yr Fixed	15 Year Standalone Fixed 2nd	
HELOAN Standalone 20 Yr Fixed	20 Year Standalone Fixed 2nd	
HELOAN Standalone 30 Yr Fixed	30 Year Standalone Fixed 2nd	
HELOC First Lien 3 Yr Draw 10 Yr I/O 20 Yr Repay ARM	30 Year HELOC with 3 Year Draw Period, 10 Year IO	
HELOC Piggyback Second Lien 3 Yr Draw 10 Yr I/O 20 Yr Repay ARM	30 Year HELOC with 3 Year Draw Period, 10 Year IO	
HELOC Standalone Second Lien 3 Yr Draw 10 Yr I/O 20 Yr Repay ARM	30 Year HELOC with 3 Year Draw Period, 10 Year IO	



# When viewing your pipeline in EMMA, you'll be able to see if the loan was registered in the new pipeline, using the Optimal Blue Pricing Engine.

uat.emma.springeq.com/registration-pipeline

MetabaseProdUATQADEVblue sage jiraSpringeq JiraLOS DashboardKB articlesTemplatesSmartSheetsVendorsMy AppsOnCoursetableau.springeq.ne...Compliance

Broker: AllBranch: AllSearch Period: 1 MonthLoan Nur

Loan Status

Registration Incomplete: 52Wholesale App Registered: 11App Taken - Docs Needed: 90App Taken - Notice of Incompleteness Sent: 5

☐ View only my loans (0)☐ Lock expiring in 5 days (0)☐ View active loans (52)

Loan Number	Loan Status Date	Branch Location	Broker Name	Borrower	Loan Status	Loan Officer Name	Lock Expiration Date	Channel	Your Contact
4000013043	6/17/2025	1 West Elm Street Con...	Spring EQ, LLC	America, Amy	Registration Incomplete	Jesse William Halteman	6/17/2025	WHOL	<a href="#">View</a>
4000013042	6/17/2025	1 West Elm Street Con...	Spring EQ, LLC	America, Amy m.	Registration Incomplete	Jesse William Halteman	6/17/2025	WHOL	<a href="#">View</a>
4000013040	6/17/2025	1 West Elm Street Con...	Spring EQ, LLC	America, Andy	Registration Incomplete	Sean Edward Mitchell	6/17/2025	WHOL_OB	<a href="#">View</a>
4000013039	6/17/2025	1 West Elm Street Con...	Spring EQ, LLC	America, Amy m.	Registration Incomplete	Jesse William Halteman	6/17/2025	WHOL	<a href="#">View</a>
4000013037	6/17/2025	646 2nd Avenue S St. ...	Marlin Mortgage Capit...	America, Andy	Registration Incomplete	Andrew Michael Oliva	6/17/2025	WHOL_OB	<a href="#">View</a>
4000013036	6/17/2025	1 West Elm Street Con...	Spring EQ, LLC	America, Amy m.	Registration Incomplete	Jesse William Halteman	6/17/2025	WHOL	<a href="#">View</a>
4000013032	6/17/2025	1 West Elm Street Con...	Spring EQ, LLC	America, Amy	Registration Incomplete	Jesse William Halteman	6/17/2025	WHOL	<a href="#">View</a>
4000013029	6/17/2025	1 West Elm Street Con...	Spring EQ, LLC	America, Amy	Registration Incomplete	Jesse William Halteman	6/17/2025	WHOL	<a href="#">View</a>