Optimal Blue API Use Cases

The items below provide detail for some of the use cases our customers have adapted when utilizing the Optimal Blue APIs.

1. I want to advertise my rates to prospective customers through my corporate website, LO sites, marketing/open house flyers, etc. I also want the ability for my prospects to see more details about a select product if they choose to do so.
2. I want to provide my LOs the ability to price scenarios at any given time, through website or mobile applications. I also want them to be able to retrieve additional info like ineligible products to help the borrower make an informed decision.
3. I have a proprietary or in-house solution I would like to integrate my Optimal Blue pricing into (e.g., CRM, Salesforce, etc.).
4. I want to embed new tools, like the ability to seamlessly check at time of underwriting if the investor product is still eligible for the loan.
5. I want to embed pricing through my consumer-facing mobile app.
6. I want to embed pricing through my LO-facing mobile app.
7. I want to allow my LOs to search for pricing and lock the transaction via the web, without being tied down to launching through the LOS or launching the Optimal Blue interface.
8. I want to allow my customers to lock online.
9. I want to send advertisements to my customers on refinance deals specific to their loan detail.
10. I want to manage rate alerts for my consumers/loan officers.
11. I want to be able to pull historical pricing and eligibility for any user and branch for any date and time. This will help in walking through scenarios where borrowers are claiming they were provided different quotes from their LO in the past.
12. After I sell my loans in the secondary market, I want to be able to pull raw investor pricing at the time of initial lock to compare the pricing options to better fine tune my execution models.
13. I want to be able to automatically enqueue an Encompass Push when I detect a Push for any loan has failed. This will eliminate the need for a user on my system to have to manually monitor and click “Retry” on my Push Log.
14. I want to be able to check pricing automatically and systematically, using worse case pricing evaluations when configured, when certain parameters have changed within my LOS. This will enable me to understand if a changed value has impacted pricing and eligibility. After detecting this, I will either want to present the user with a message, or automatically request the Profile Change Request for them.
15. I want to be able to price my Encompass loans without any user intervention when specific loan parameters are updated, using Worse Case Pricing evaluations, to see if a Change Request is required.

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