

# pro TIPS for OPTIMAL BLUE

DID YOU KNOW

**DTI is a common data point triggering mortgage insurance rate discrepancies.**

**PRO TIP:**

- Price MI without the MI premium included in total DTI.
- Include ALL documented income - lower DTI's could result in a better mortgage rate quote.
- Refresh your MI quotes often (changes in liabilities and income can impact rate).
- Once the MI factor is imported, your total DTI now includes the MI premium (remove temporarily to re-run subsequent quotes).



**Adding or removing a borrower may impact your mortgage insurance rate.**

**PRO TIP:**

- Optimal Blue pulls in borrower #1 FICO® score in FICO 1. If there is a co-borrower, manually add their FICO score in the borrower #2 FICO field.
- If borrower #2 does not have a FICO score, use the same score as borrower #1.



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***You're protected!***  
**Save all quotes, they are valid for 90 days.\***

Loan amount, property location, property type, and other criteria are factors in risk-based pricing, so be as accurate as possible when entering in details about the loan to prevent any possible MI rate quote errors.

*\*National MI will honor this quote for 90 days based on the data you provided. Final rate will be provided to a lender after completing an application for MI or submitting an application online.*



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