



AGENT LOCK AGREEMENT & LOCK REQUEST

"AGREEMENT & REQUEST TO LOCK RATES, POINTS, AND TERMS"

I \_\_\_\_\_ have agreed to the following rates, points and terms associated with loan application # \_\_\_\_\_ # \_\_\_\_\_ for Borrower(s) stated below. I understand that a locked loan is assigned a specific expiration period within which time the borrower must not only sign the documents, but the loan must fund. This loan cannot be closed until it has been underwritten, approved and properly documented. We will strive to obtain all the required information so that a lending determination can be made, and the loan funded within the lock-in-period.

1st Loan

Table with 5 columns: Interest Rate, Origination Points, Agent Rebate, Lock Period, Lock Expiration. Includes rows for Loan Amount, Discount Points, Product Type, LTV/CLTV, and Loan Purpose.

2nd Loan (if applicable)

Table with 5 columns: Interest Rate, Origination Points, Agent Rebate, Lock Period, Lock Expiration. Includes rows for Loan Amount, Discount Points, Product Type, LTV/CLTV, and Loan Purpose.

Additional Fees(describe) 1st \_\_\_\_\_ amt \_\_\_\_\_ 1st \_\_\_\_\_ amt \_\_\_\_\_ 2nd \_\_\_\_\_ amt \_\_\_\_\_ 2nd \_\_\_\_\_ amt \_\_\_\_\_

Date \_\_\_\_\_ Time \_\_\_\_\_ am pm

Borrower \_\_\_\_\_

S/S #: \_\_\_\_\_

Full Address: \_\_\_\_\_

Property Type: SFR CONDO PUD ATTACHED MANUF. UNITS \_\_\_\_\_

Occupancy: O/O NO/O SECOND HOME

Appraised Value: \_\_\_\_\_ 'Purchase Price: \_\_\_\_\_

Loan Amount(s) 1st \_\_\_\_\_ 2nd \_\_\_\_\_

U/W Process: Full-AUS Stated-AUS Manual: Stated Full

LTV / CLTV: \_\_\_\_\_ / \_\_\_\_\_

Impounds: YES NO

Prepayment # Years \_\_\_\_\_

Middle Fico Score: \_\_\_\_\_ / \_\_\_\_\_

DTI's \_\_\_\_\_ / \_\_\_\_\_

(1st)Term: Fixed 360 300 240 180 120 360/180 480/360 Interest Only

(1st)Term: ARM Neg Am 1/1 3/1 5/1 7/1 10/1

2/28 1/6 3/6 5/6 7/6 10/6 Interest Only

(2nd) Term: Heloc 5/10 10/10 10/15

(2nd) Term: Closed End 15 20 30 15/30 Interest Only

Loan Product # 1st \_\_\_\_\_ 2nd \_\_\_\_\_ Qualifying Rate \_\_\_\_\_

Interest Rate(s) 1st \_\_\_\_\_ % 2nd \_\_\_\_\_ %

Lock Days: \_\_\_\_\_ Loan Status: \_\_\_\_\_

Ratesheet Price: \_\_\_\_\_

Loan Purpose: PURCHASE REFI CASH-OUT 2ND CLOSED END HELOC

Approval Level: APPROVED / ACCEPT EA-I EA-II EA-III MANUAL

Agents name - print \_\_\_\_\_ Date \_\_\_\_\_

X \_\_\_\_\_ Agent Signature

Processors name - print \_\_\_\_\_ Date \_\_\_\_\_

X \_\_\_\_\_ Processors Signature

Should you have any question regarding the rates, points or term, please contact your Processor Directly

Important Notice: failure to completely fill out this form will cause delays in processing your lock. You will receive a fax confirmation, which will reflect rates posted at the time of receipt of this form.

Lock Desk \_\_\_\_\_