FILE LOCK GUIDE

LOCK REQUEST

Portal Pipeline | Step-by-step instructions

1. Rate Lock Request will be on the left side
2. Check your program Eligibility
3. Validate the Loan Program and click Get Pricing
4. Select the rate to lock and click Request Rate Lock

01 | RATE LOCK REQUEST

From the left-side menu of the loan file, select Rate Lock Request.

BEFORE CONTINUING

Confirm that you have selected the correct loan file.



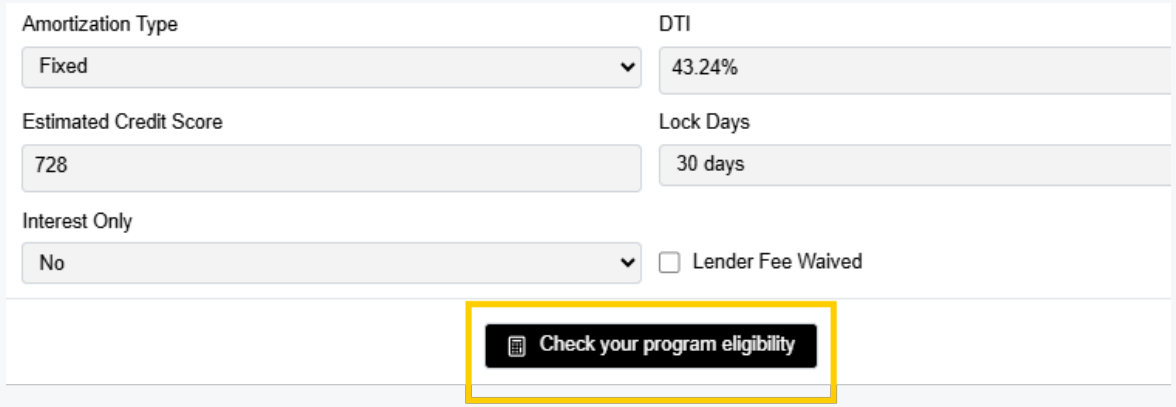
02 | CHECK PROGRAM ELIGIBILITY

- **Review loan information**

  Check borrower names, loan terms, property details, and program information.

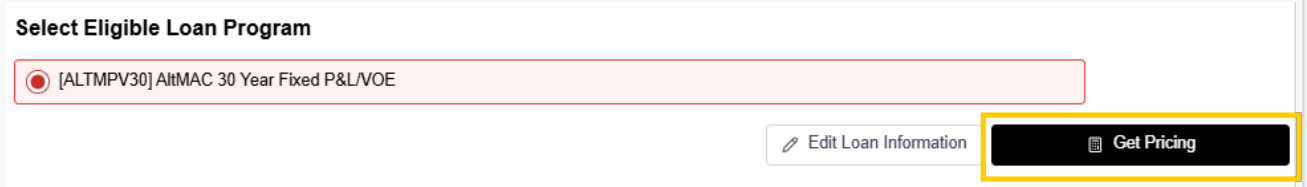
- **Check your program Eligibility**

  Located at the bottom of the page.



03 | VALIDATE LOAN PROGRAM AND GET PRICING

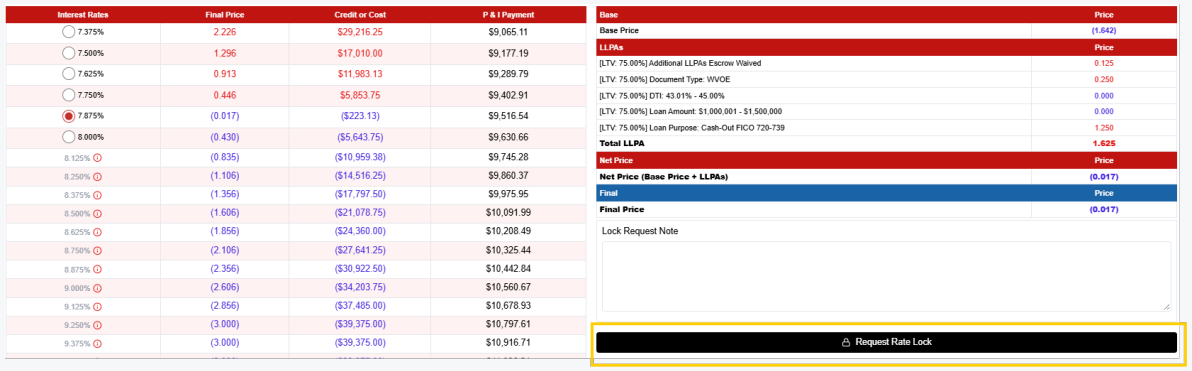
- Validate the program and click Get Pricing



04 | SELECT RATE AND REQUEST RATE LOCK

- **Select the rate using the radio button**

  Double check the selected rate and pricing before clicking on Request Rate Lock button.



Interest Rates	Final Price	Credit or Cost	P & I Payment
7.375%	2.226	$29,216.25	$9,065.11
7.500%	1.296	$17,010.00	$9,177.19
7.625%	0.913	$11,983.13	$9,289.79
7.750%	0.446	$5,853.75	$9,402.91
7.875%	(0.017)	($223.13)	$9,516.54
8.000%	(0.430)	($5,643.75)	$9,630.66
8.125%	(0.835)	($10,959.38)	$9,745.28
8.250%	(1.106)	($14,516.25)	$9,860.37
8.375%	(1.356)	($17,797.50)	$9,975.95
8.500%	(1.606)	($21,078.75)	$10,091.99
8.625%	(1.856)	($24,360.00)	$10,208.49
8.750%	(2.106)	($27,641.25)	$10,325.44
8.875%	(2.356)	($30,922.50)	$10,442.84
9.000%	(2.606)	($34,203.75)	$10,560.67
9.125%	(2.856)	($37,485.00)	$10,678.93
9.250%	(3.000)	($39,375.00)	$10,797.61
9.375%	(3.000)	($39,375.00)	$10,916.71

Base	Price
Base Price	(1.642)
LLPAs	**Price**
[LTV: 75.00%] Additional LLPAs Escrow Waived	0.125
[LTV: 75.00%] Document Type: WVOE	0.250
[LTV: 75.00%] DTI: 43.01% - 45.00%	0.000
[LTV: 75.00%] Loan Amount: $1,000,001 - $1,500,000	0.000
[LTV: 75.00%] Loan Purpose: Cash-Out FICO 720-739	1.250
Total LLPA	**1.625**
Net Price	**Price**
Net Price (Base Price + LLPAs)	**(0.017)**
Final	**Price**
Final Price	**(0.017)**

Lock Request Note

Request Rate Lock