



LOCK FORM

FAX TO: 801-994-2112

Please fax completed form before 2:00 p.m. MT. Rate lock requests received after that time are not guaranteed to be locked the same day as request and may be locked the next business day at that day's rates. This form must be complete and accurate for Lowrates to honor your rate lock request. Please check lock status online at www.lowrateslender.com by clicking on the "Loan Tracking" button.

Lowrates Loan #: _____

Brokerage: _____

Contact: _____

Phone: _____

Fax: _____

Borrower Name: _____

SS#: _____

Co-Borrower Name: _____

SS#: _____

Property Address: _____

City: _____ County: _____ State: _____ Zip: _____

Loan Amount \$ _____ Sales Price \$ _____ Appraised Value \$ _____

Lien Position 1st ___ 2nd ___ LTV: _____ CLTV: _____ Middle Credit Score(s): _____ / _____
(Borr.) (Co-borr.)

Occupancy (check one):

- Owner Occupied
- 2nd Home
- Investment Property

Loan Purpose (check one):

- Purchase
- No Cash-out Refinance
- Cash-out Refinance
- Construction/Perm

Doc Type (check one):

- Full Doc
- Stated Income
- No Ratio
- No Doc
- Streamline
- Super Express
- Express
- NINA
- Lite Doc

Program Approval (check one):

- Conforming
- Jumbo/Non-Conforming
- FHA
- Summit- Century ___ Core ___
- Everest - Grade: ___
- Olympus - Grade: ___
- Sierra
- Wasatch

Property Type (check one):

- SFR
- Manufactured/Modular
- PUD - detached
- PUD - attached
- Townhouse/Rowhouse
- Twin Home
- Duplex
- 3 - 4 Units
- Condo, Stories _____

Term (check one):

- 30 yr Fixed
- 20 yr Fixed
- 15 yr Fixed
- 10 yr Fixed
- ARM 2/1 3/1 5/1 7/1 10/1
- ARM 3/27 2/28 6 mos.
- 30 Due in 15
- Balloon 5 yr 7 yr

Assets (check one):

- Verified
- Non-verified
- Pre-Pay Penalty:**
- None
- 6 Mos.
- Years: 1 2 3 5
(Hard Prepay Only)

Please circle one each:

- Y N Escrows?
- Y N First-Time Home Buyer?
- Y N Mortgage Insurance?
- Y N U.S. Citizen
- Y N HUD REPO?
- Y N **INTEREST ONLY?**

DTI: _____ %

Mortgage/Rental Lates: 0x30 1x30 2x30 3x30 4x30 1x60 2x60+

Rate: _____

Cost or Rebate: _____
(Circle One)

Days Locked?: 20 30 45
BE BE BE

Anticipated Closing Date: _____

Signed _____

LowRates USE ONLY:

Date/Time Received _____ Price / Rebate Confirmed _____

Expiration Date _____ Loan # _____