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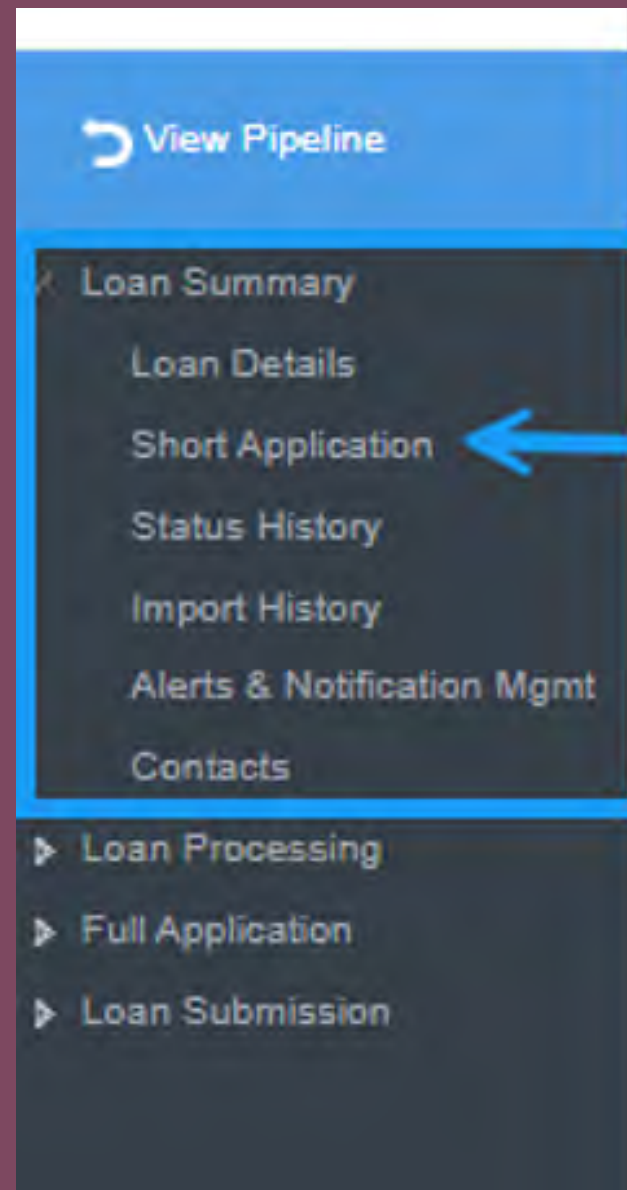
how to Lock A Loan



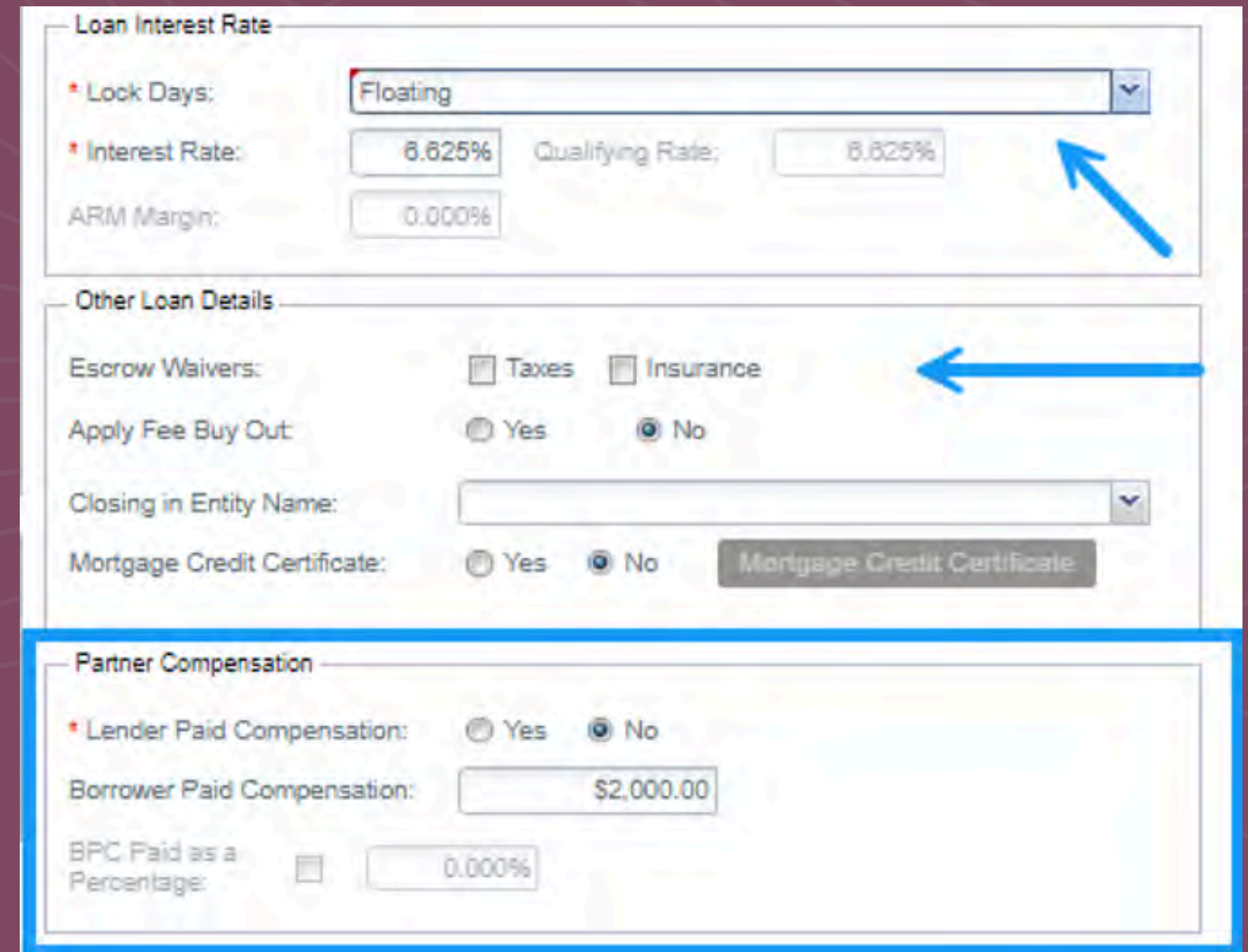
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Loan Summary

- For files registered and floating please double check that loan terms and compensation are registered correctly.
- To review file start with Loan Summary on left side of screen and select Short application.



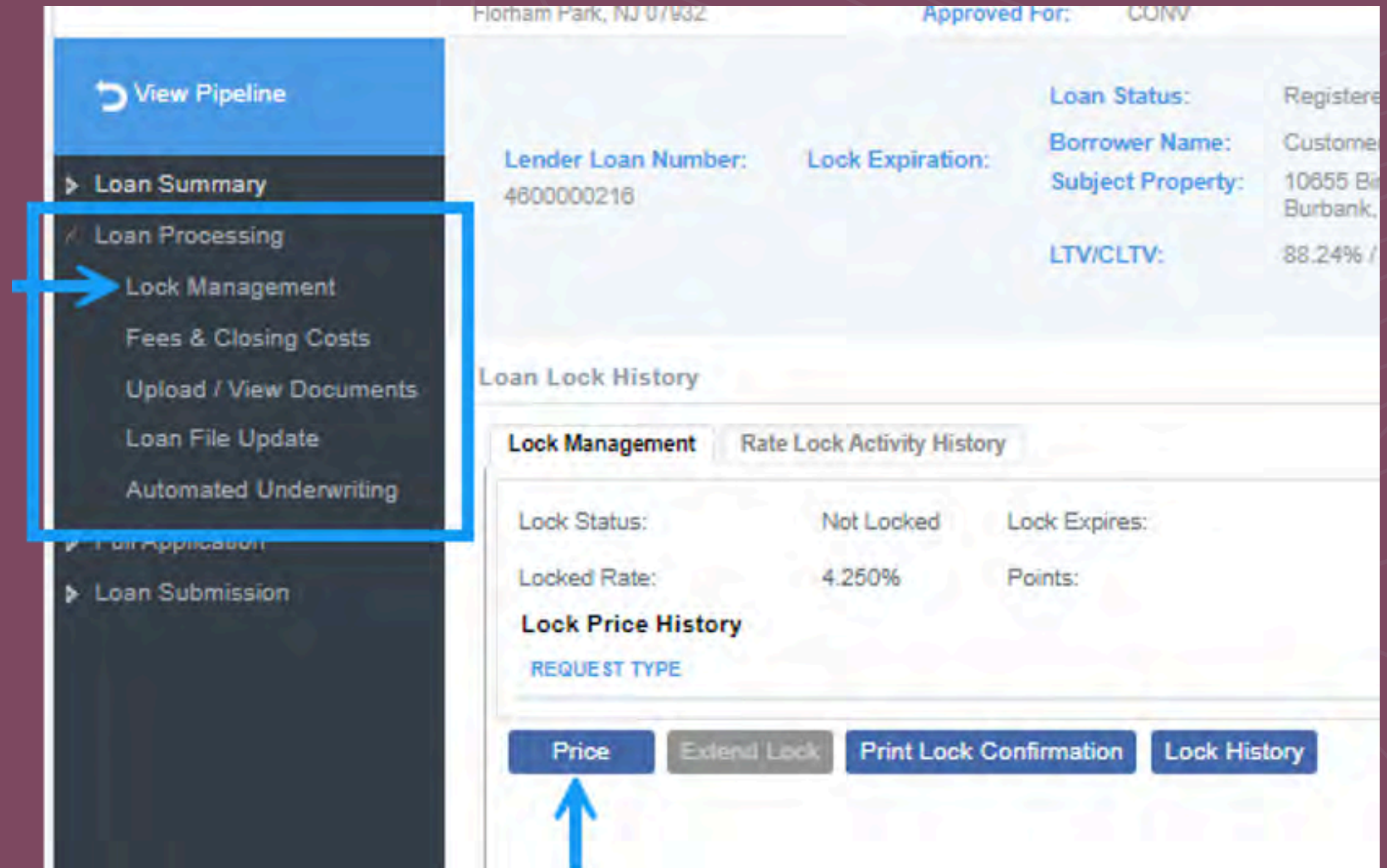
The screenshot shows a sidebar menu with the following items: View Pipeline, Loan Summary, Loan Details, Short Application, Status History, Import History, Alerts & Notification Mgmt, and Contacts. Below these are three expandable sections: Loan Processing, Full Application, and Loan Submission. A blue arrow points to the 'Short Application' item.



The screenshot shows the 'Loan Interest Rate' section with the following fields: Look Days (Floating), Interest Rate (6.625%), Qualifying Rate (6.625%), and ARM Margin (0.000%). A blue arrow points to the Interest Rate field. Below this is the 'Other Loan Details' section with the following fields: Escrow Waivers (Taxes, Insurance), Apply Fee Buy Out (Yes, No), Closing in Entity Name, and Mortgage Credit Certificate (Yes, No). A blue arrow points to the Insurance checkbox. At the bottom is the 'Partner Compensation' section with the following fields: Lender Paid Compensation (Yes, No), Borrower Paid Compensation (\$2,000.00), and BPC Paid as a Percentage (0.000%).

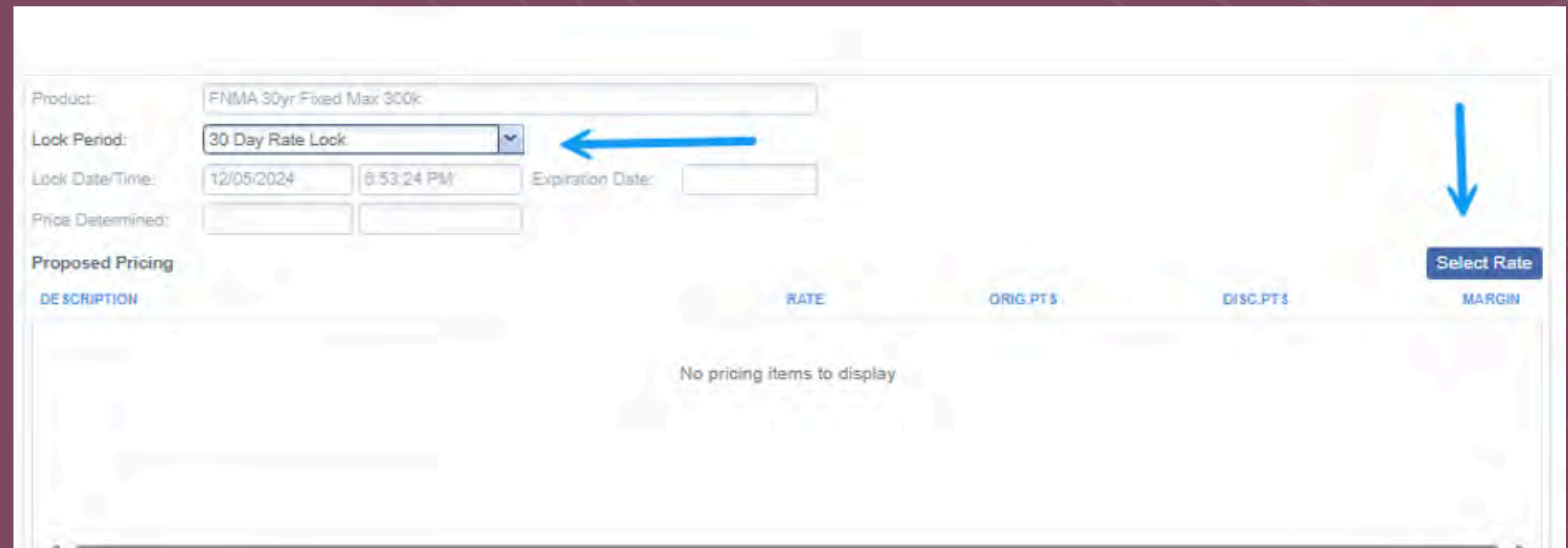
Lock Loan File

- Enter file and select Loan Processing on left side of screen. Next select Lock Management and then click the Price option.



Lock Period

- IN the upper Left side box adjust your lock period and click select rates



The screenshot shows a web-based mortgage pricing application. At the top, there is a form with the following fields:

- Product:** A text box containing "FNMA 30yr Fixed Max 300k".
- Lock Period:** A dropdown menu currently set to "30 Day Rate Lock". A blue arrow points to this dropdown.
- Lock Date/Time:** Two text boxes containing "12/05/2024" and "6:53:24 PM".
- Expiration Date:** An empty text box.
- Price Determined:** Two empty text boxes.

Below the form, there is a section titled "Proposed Pricing". It contains a table with the following headers: "DESCRIPTION", "RATE", "ORIG.PT \$", "DISC.PT \$", and "MARGIN". A blue arrow points down to a "Select Rate" button located to the right of the table. The table area currently displays the text "No pricing items to display".

Price

- Click the desired Price in blue that correlates to the rate and click save at bottom of page

Select Pricing

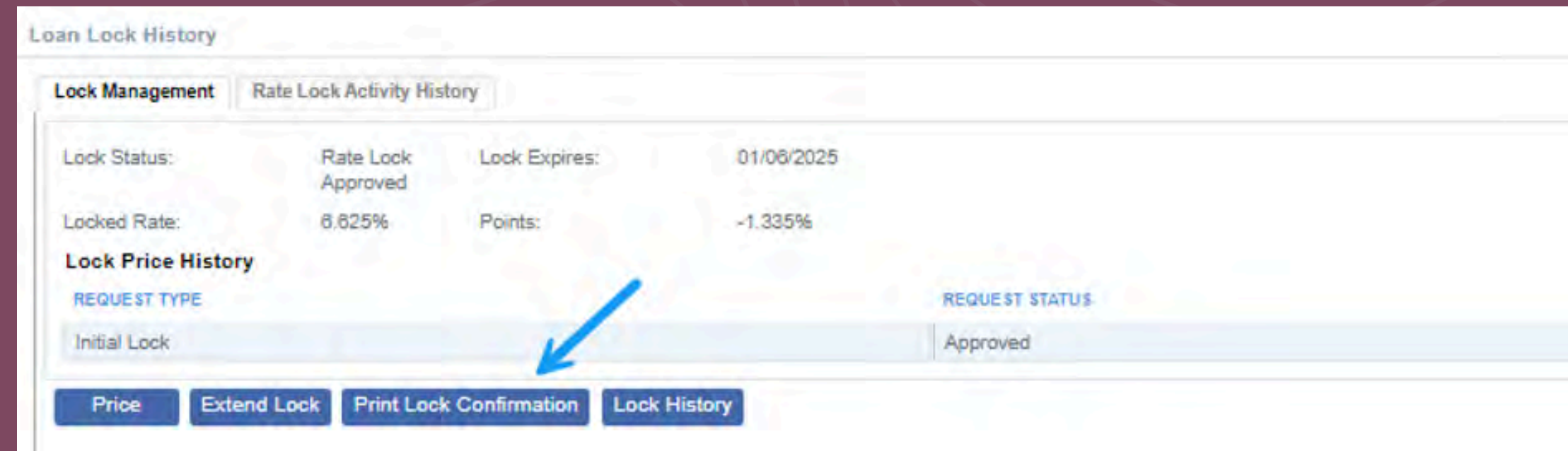
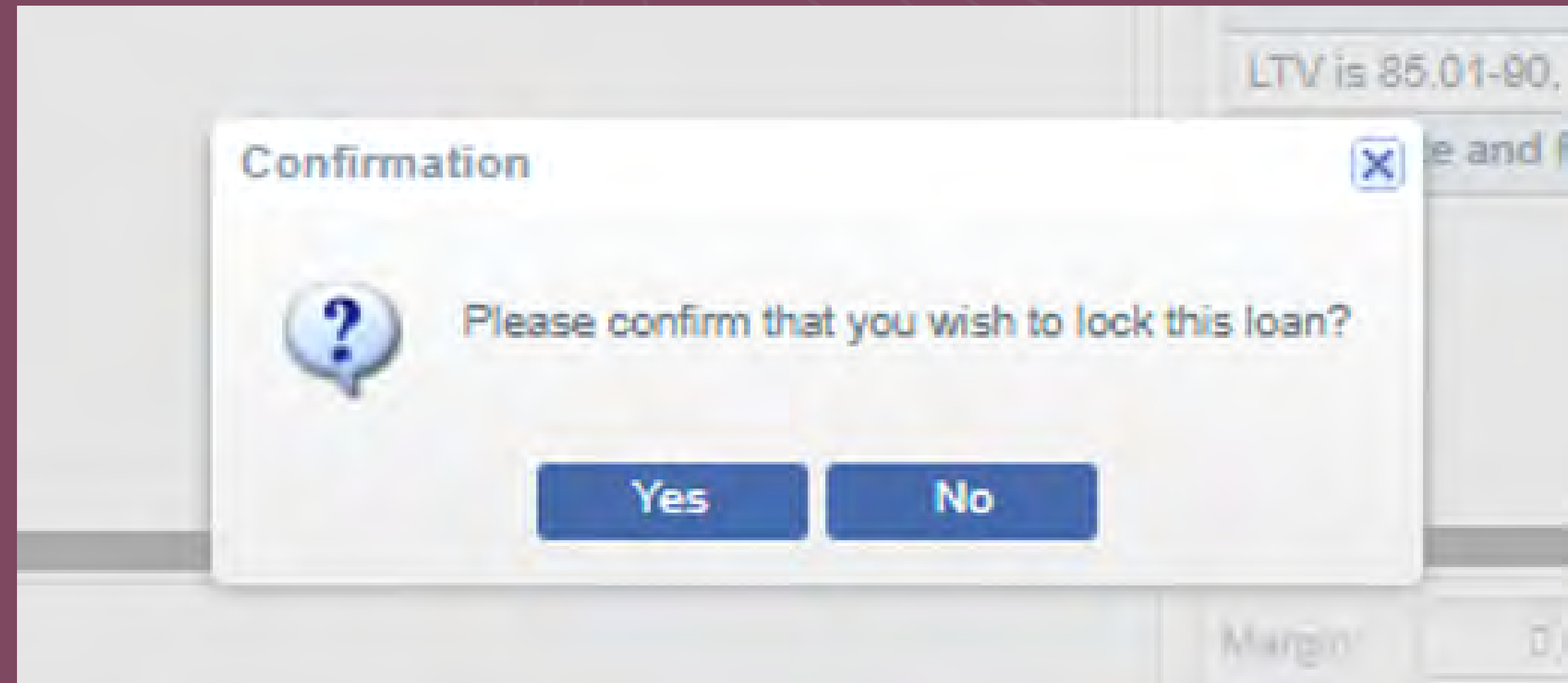
Rate Sheet Date/Time: Rate Sheet ID: Optimal Blue Product Id 81152657 Rate Sheet #: 0 Price Status: Available

RATE	P & I PAYMENT	15 DAY PRICE	30 DAY PRICE	45 DAY PRICE	60 DAY PRICE	90 DAY PRICE
6.000%	\$1,798.65	99.174%	99.132%	99.078%	99.023%	98.648%
6.125%	\$1,822.83	99.712%	99.670%	99.615%	99.561%	99.188%
6.240%	\$1,845.20	99.846%	99.790%	99.719%	99.649%	99.274%
6.250%	\$1,847.15	99.909%	99.852%	99.782%	99.712%	99.337%
6.375%	\$1,871.81	100.444%	100.387%	100.317%	100.247%	99.872%
6.490%	\$1,894.23	100.869%	100.812%	100.742%	100.672%	100.297%
6.500%	\$1,896.20	100.931%	100.875%	100.804%	100.734%	100.359%
6.625%	\$1,920.93	101.391%	101.335%	101.264%	101.194%	100.819%
6.750%	\$1,945.79	101.447%	101.385%	101.315%	101.245%	100.870%
6.875%	\$1,970.79	101.902%	101.840%	101.770%	101.700%	101.325%
6.990%	\$1,993.89	102.269%	102.208%	102.138%	102.067%	101.692%
7.000%	\$1,995.91	102.332%	102.270%	102.200%	102.130%	101.755%
7.125%	\$2,021.16	102.752%	102.690%	102.620%	102.550%	102.175%
7.375%	\$2,072.03	103.072%	103.020%	102.949%	102.879%	102.504%
7.490%	\$2,095.59	103.410%	103.358%	103.288%	103.218%	102.843%
7.500%	\$2,097.84	103.473%	103.421%	103.351%	103.281%	102.906%

CANCEL

Lock

- After you click save, a box will appear asking if you would like to lock select YES or NO to lock or float
- From the Lock management screen, you can print your lock confirmation





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