

Lesson 10 - Registering Or Locking A Loan







In This Training We Will Discuss

- Registering A Loan
- Locking A Loan

Registering A Loan

	0	borrower/realtor.]
Status and Agents	Loan Information		- 30	YR FIXED CON					· I	_	1	
Application Information	Is Renovation Loan?	Yes	+	pin register lock rate	6.250	-1.030	1,477.72	<u>31.570</u>	6.363	0	<u>\$4,323.17</u>	<u>\$63,798.:</u> <u>\$64,934.</u>
Approxiton mornation		Yes	+	pin register lock rate	6.125	-0.556	1,458.27	<u>31.310</u>	6.238	•	<u>\$5,459.93</u>	<u>\$64,934.</u>
Closing Costs		I Document	+	pin register lock rate	6.000	-0.900	1,438.92	<u>31.052</u>	6.112	v	<u>\$4,633.50</u>	<u>\$64,108.</u>
Pricing	Appraised Value	\$300,000.00	+	pin register lock rate	5.990	-0.850	1,437.38	<u>31.032</u>	6.102	Ø	<u>\$4,753.43</u>	<u>\$64,228.43</u>
T Homg	Sales Price	\$300,000.00	+	pin register lock rate	5.875	-0.596	1,419.69	<u>30.796</u>	5.986	v	<u>\$5,362.27</u>	<u>\$64,837.27</u>
Loan Information	Down Payment	20.000% \$60,000.00	+	pin register lock rate	5.750	-0.290	1,400.57	<u>30.541</u>	5.860	v	<u>\$6,095.83</u>	<u>\$65,570.83</u>
Rate Lock	1st Lien	80.000% \$240,000.00	+	pin register lock rate	5.625	0.227	1,381.58	30.288	5.755	v	<u>\$7,335.80</u>	\$66,810.80
	2nd Financing?	No 🔿 Yes	+	pin register lock rate	5.500	0.183	1,362.69	<u>30.036</u>	5.625	v	\$7,229.37	<u>\$66,704.37</u>
Disclosures	Rate Lock Period 30		+	pin register lock rate	5.375	0.533	1,343.93	<u>29.786</u>	5.532	0	\$8,068.53	\$67,543.53
E-docs		ock Expiration Date: (Assumes a 30-day lock.)	+	pin register lock rate	5.250	0.943	1,325.29	29.537	5.443	0	\$9,051.70	\$68,526.70
2 4005	Other Information		+	pin register lock rate	5.125	1.421	1,306.77	29.290	5.360	0	\$10,198.07	\$69,673.07
Conditions (0)	Loan Originator is Paid By	Lender O Borrower	+	pin register lock rate	5.000	1.671	1,288.37	29.045	5.257	0	\$10,797.23	\$70,272.23
Order Services	Lender Fee Buyout Requested? No		+	pin register lock rate	4.990	1.721	1,286.91	29.025	5.251	0	<u>\$10,917.17</u>	\$70,392.17
	Expected AUS		+	pin register lock rate	4.875	2.072	1,270.10	<u>28.801</u>	5.166	0	<u>\$11,758.80</u>	<u>\$71,233.80</u>
	Response DU Number of	Approve/Eligible	+	pin register lock rate	4.750	2.585	1,251.95	28.559	5.086	0	<u>\$12,989.17</u>	<u>\$72,464.17</u>
	Financed Properties	1 explain				1	1	1		I	I	
	Prior Sales Date mm	n/dd/yyyy explain	- 30	YR FIXED CON					. I	_	1	
	Conv Loan PMI Type No	MI	+	pin register lock rate	6.250	-1.030	1,180.66	<u>31.570</u>			<u>\$4,323.17</u>	<u>\$63,798.17</u>
		Override Auto-	+	pin register lock rate	6.125	-0.556	1,163.16	<u>31.310</u>	6.038	V	<u>\$5,459.93</u>	<u>\$64,934.93</u>
	Is UFMIP/FF	Calculated	+	pin register lock rate	6.000	-0.900	1,145.80	<u>31.052</u>	5.915	V	\$4,633.50	<u>\$64,108.50</u>

After pricing the loan, determine which Loan Program and Rate are wanted. See Lesson
 O9 - Pricing a Loan, for more information.

	ose cost docted by borrower/realtor.	
Status and Agents	Loan Information	- 30 YR FIXED CONFORMING
Application Information	Is Renovation Loan?	+ pi register pck rate 6.250 -1.030 1,477.72 31.570 6.363 1 \$4,323.17 \$63,79 + pi register pck rate 6.125 -0.556 1,458.27 31.310 6.238 1 \$5,459.93 \$64,93
Closing Costs	Impound? 🗹 Yes	+ pi register pck rate 6.000 -0.900 1,438.92 31.052 6.112 (\$4,633.50 \$64,10
	Doc Type Full Document	+ pi register pck rate 5.990 -0.850 1,437.38 31.032 6.102 父 \$4,753.43 \$64,22
Pricing	Appraised Value \$300,000.00	+ pi register pck rate 5.875 -0.596 1,419.69 30.796 5.986 🐼 \$5,362.27 \$64,83
Loan Information	Sales Price \$300,000.00 Down Payment 20.000% \$60.000.00	+ pi register pck rate 5.750 -0.290 1,400.57 30.541 5.860 🐼 \$6,095.83 \$65,57
	1st Lien 80.000% \$240,000.00	+ pi register pck rate 5.625 0.227 1,381.58 30.288 5.755 🐼 \$7,335.80 \$66,81
Rate Lock 🕤	2nd Financing? No O Yes	+ pi register ock rate 5.500 0.183 1,362.69 <u>30.036</u> 5.625 🔮 \$7,229.37 \$66,70
Disclosures	Rate Lock Period 30 v days Rate Lock Expiration Date:	+ pi register pck rate 5.375 0.533 1,343.93 29.786 5.532 <table-cell> \$\$8,068.53 \$\$67,54</table-cell>
E-docs	1/17/2019 (Assumes a 30-day lock.)	+ pi register pck rate 5.250 0.943 1,325.29 29.537 5.443 🔇 \$9,051.70 \$68,52
	Other Information	+ pi register pck rate 5.125 1.421 1,306.77 29.290 5.360 🔇 \$10,198.07 \$69,67
Conditions (0)	Loan Originator is Paid By Lender Borrower 	+ <u>pi register pck rate</u> 5.000 1.671 1,288.37 29.045 5.257 <table-cell> \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$</table-cell>
Order Services	Lender Fee Buyout Requested? No 🗸	+ pi register pck rate 4.990 1.721 1,286.91 29.025 5.251 🔇 \$10,917.17 \$70.39
	Expected AUS Response DU Approve/Eligible	+ pi register ock rate 4.875 2.072 1,270.10 28.801 5.166 🔇 \$11,758.80 \$71,23
	Number of Financed Properties 1 explain	+ pi register pck rate 4.750 2.585 1,251.95 28.559 5.086 <table-cell> \$\prod 12,989.17 \$\prod 72,46</table-cell>
	Prior Sales Date mm/dd/yyyy explain	- 30 YR FIXED CONFORMING 2-1 BUYDOWN
	Conv Loan PMI Type No MI	+ pin register lock rate 6.250 -1.030 1,180.66 31.570 6.161 🔮 \$4,323.17 \$63.79
	Override Auto-	+ pin register lock rate 6.125 -0.556 1,163.16 31.310 6.038 🔮 \$5,459.93 \$64,93
	Is UFMIP/FF Calculated	+ pin register lock rate 6.000 -0.900 1,145.80 31.052 5.915 🐼 \$4,633.50 \$64,10

2. Click "Register" on the line of the desired Loan Program and Rate.

				<
Status and Agents	Confirmation - Internet Explorer	2d-04b2-4292-9218-a9ba010931ae&debugResultStartTick	0 6.363 🕕	\$4,323.17 \$63,798.
Application Information	Click Confirm to register this loan. Note that by doing so you r			\$4,323.17 \$5,459.93 \$64,934.
Closing Costs	Product Name CF30 - CONF FIXED 30YR Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock	.)	2 6.112 🔮	\$4,633.50 \$64,108.5
Pricing	Ар	032		<u>\$4,753.43</u> <u>\$64,228.43</u>
Loan Information	Request Type Register Loan Lock Rate	7 <u>96</u> 541		\$5,362.27 \$64,837.27 \$6,095.83 \$65,570.83
Rate Lock	Message to Lender	288		<u>\$7,335.80</u> <u>\$66,810.80</u>
	2	~ 036	<u>6</u> 5.625 🔮	<u>\$7,229.37</u> <u>\$66,704.37</u>
Disclosures	Rat	✓ 786		<u>\$8,068.53</u> <u>\$67,543.53</u>
E-docs	Othe Warning MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREME	537 NTS 290		<u>\$9,051.70</u> \$10,198.07 \$69,673.07
Conditions (0)	Loar Agreement	045	5 5.257 🔇	<u>\$10,797.23</u> <u>\$70,272.23</u>
Order Services	Lend All locks must be received between 8:30 a.m. and days to be accepted. Product-specific cutoff tim programs. Lock requests received after 4:30 PM 1	mes still apply for certain specialty ^ 025	_	<u>\$10,917.17</u> <u>\$70,392.17</u>
	REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNT	- * 60	1 5.166 🔇	<u>\$11,758.80</u> <u>\$12,989.17</u> <u>\$72,464.17</u>
	Finance Confirm Ca	ncel	2 3.000	<u>312,303.17</u>
	Pri	570	0 6.161 🕥	<u>\$4,323.17</u> <u>\$63,798.17</u>
		310	0 6.038 🕥	<u>\$5,459.93</u> <u>\$64,934.93</u>
		052	2 5.915 🔮	<u>\$4,633.50</u> <u>\$64,108.50</u>

3. A confirmation window will appear.

Status and Agents Application Information Closing Costs		Confirmation - Internet Explorer					
Application Information	Loar	🍘 https://secure. pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTick 💾					
			570	6.363	0	\$4,323.17	<u>\$63,798.</u>
Closing Costs		Click Confirm to register this loan. Note that by doing so you may lose edit access.	310	6.238	0	\$5,459.93	<u>\$64,934.</u>
		Product Name CF30 - CONF FIXED 30YR Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.)	052	6.112		\$4,633.50	\$64,108.
	Ap	Kate LOCK Expiration Date 1/1//2019 (Assumes a So-day LOCK.)	032	6.102	Ø	<u>\$4,753.43</u>	\$64,228.43
Pricing	Ap		<u>796</u>	5.986		\$5,362.27	<u>\$64,837.27</u>
Loan Information	D	Request Type Register Loan OLock Rate	<u>541</u>	5.860		<u>\$6,095.83</u>	<u>\$65,570.83</u>
Rate Lock		Message to Lender	288	5.755		<u>\$7,335.80</u>	\$66,810.80
	2	^	<u>036</u>	5.625	Ø	<u>\$7,229.37</u>	<u>\$66,704.37</u>
Disclosures	Rat	✓	<u>786</u>	5.532	0	\$8,068.53	<u>\$67,543.53</u>
E-docs		Warning	<u>537</u>	5.443	0	<u>\$9,051.70</u>	<u>\$68,526.70</u>
	Othe	MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS	<u>290</u>	5.360	0	\$10,198.07	<u>\$69,673.07</u>
Conditions (0)	Loar	Agreement	<u>045</u>	5.257	0	<u>\$10,797.23</u>	<u>\$70,272.23</u>
Order Services	Lend	All locks must be received between 8:30 a.m. and 4:30 p.m. PT on normal business days to be accepted. Product-specific cutoff times still apply for certain specialty	<u>025</u>	5.251	0	<u>\$10,917.17</u>	\$70,392.17
		programs. Lock requests received after 4:30 PM PT will not be accepted. ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK DESK. LOAN	801	5.166	0	\$11,758.80	\$71,233.80
		✓ I Agree	<u>559</u>	5.086	0	<u>\$12,989.17</u>	<u>\$72,464.17</u>
	Financ	ConfirmCancel	Ľ				
	Pri		570	6.161		\$4,323.17	\$63,798.17
			310	6.038		\$5,459.93	\$64,934.93
			052	5.915	-	\$4,633.50	\$64,108.50

4. Click "I Agree".

						1	[4
Status and Agents	Loar	Confirmation - Internet Explorer		1		1	
Application Information		Click Confirm to register this loan. Note that by doing so you may lose edit access.	<u>570</u> 310	6.363 6.238	-	<u>\$4,323.17</u> <u>\$5,459.93</u>	\$63,798.: \$64,934.1
Closing Costs		Product Name CF30 - CONF FIXED 30YR	052			\$4,633.50	\$64,934. \$64,108.5
	Ap	Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.)	<u>032</u>	6.102		<u>\$4,753.43</u>	<u>\$64,228.43</u>
Pricing			<u>796</u>	5.986	-	<u>\$5,362.27</u>	<u>\$64,837.27</u>
Loan Information	D		<u>541</u>	5.860 5.755	-	\$6,095.83	\$65,570.83
Rate Lock 🕤	2	Message to Lender	<u>288</u> 036	5.625	-	\$7,335.80 \$7,229.37	\$66,810.80 \$66,704.37
Disclosures	Rat		<u>786</u>	5.532	0	\$8,068.53	<u>\$67,543.53</u>
E-docs	Othe	Warning	<u>537</u>	5.443	_	<u>\$9,051.70</u>	<u>\$68,526.70</u>
Conditions (0)	Loar	MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS Agreement	<u>290</u> 045	5.360 5.257	-	<u>\$10,198.07</u>	<u>\$69,673.07</u>
Order Services	Lend	All locks must be received between 8:30 a.m. and 4:30 p.m. PT on normal business	045		0	\$10,797.23 \$10,917.17	\$70,272.23 \$70,392.17
		Tech veryonts veryonts defined often 4.30 DW DT will not be seconted ALL LOCK	<u>801</u>	5.166		<u>\$11,758.80</u>	<u>\$71,233.80</u>
	Financ	I Agree	<u>559</u>	5.086	0	<u>\$12,989.17</u>	<u>\$72,464.17</u>
	Pri	Confirm Cancel				1	
	c		<u>570</u>		-	\$4,323.17	<u>\$63,798.17</u>
			<u>310</u> 052	6.038 5.915	-	\$5,459.93 \$4,633.50	\$64,934.93 \$64,108.50

5. Click "Confirm".

Status and Agents	PrintView_Frame - Internet Explorer Https://secure.pricemyloan.com/common/PrintView_Frame.aspx	x?isResult=1&body_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d-0	
Application Information	PRINT CLOSE		IZE
Closing Costs			
Pricing	Mountain West Financial Inc	*TPO LQB Testing Phone: (909) 793-1500	
Loan Information	REGISTRATION		
Rate Lock 🗊			gistration certificate
Disclosures	LOAN NUMBER: 1000048142 PRODUCT NAME: CF30 - CONF FIXED 30YR	GENERATED DATE: 12/19/2018 9:02:05 AM PST	Term/Due (months)
E-docs	MV	NF CONTACTS:	
Conditions (4)	BUS. DEVELOPMENT MGR: PHONE NUMBER: EMAIL ADDRESS:	PRODUCTION COOR: PHONE NUMBER: EMAIL ADDRESS:	Interest Only Months 0 months
Order Services	CD TECH. / DOC DRAWER: Un-Assigned	FUNDER: Un-Assigned	
	BORROV	VER INFORMATION:	
	BORROWER: SUZI BUILDER SUBJECT PROPERTY: 1209 Nevada CITY, STATE ZIP: REDLANDS, CA 92374	QUALIFYING FICO: 625 / 0 MONTHLY INCOME: \$7,500.00 / \$0.00 RATIOS: 21.258% / 29.045%	
	IMP	ORTANT DATES:	

6. The Registration Certificate will appear.

Status and Agents	C PrintView_Frame - Intern		x?isResult=1&body_url=/main/Saved	dCertificate.aspx%3Floanid%3D83ec5d2d-0		LIVE CHAT
Application Information	PRINT CLOS					LIVE
Closing Costs						
Pricing	Mountai Financl	n West al Inc		*TPO LQB Testing Phone: (909) 793-1500		
Loan Information		DECISTRATION	& STATUS CERTIFIC	ATE		
Rate Lock 💼		REGISTRATION	& STATUS CERTIFIC		gistration certificat	e
Disclosures	LOAN NUMBER: 1000048142 PRODUCT NAME: CF30 - CO			GENERATED DATE: 12/19/2018 9:02:05 AM PST		Term/Due (months) 360 / 360
E-docs <		M	WF CONTACTS:			
Conditions (4)	BUS. DEVELOPMENT MGR: PHONE NUMBER: EMAIL ADDRESS:		PRODUCTION COOR: PHONE NUMBER: EMAIL ADDRESS:			Interest Only Months 0 months
Order Services	CD TECH. / DOC DRAWER:		FUNDER:	Un-Assigned		
		BORRO	WER INFORMATION:			
	BORROWER: SUBJECT PROPERTY: CITY, STATE ZIP:	SUZI BUILDER 1209 Nevada REDLANDS, CA 92374	QUALIFYING FICO: MONTHLY INCOME: RATIOS:	625 / 0 \$7,500.00 / \$0.00 21.258% / 29.045%		
		ІМР	ORTANT DATES:			
		ctatus	DATE. 10/10/2010	FET CLOSE: 10/01/0010		

7. Review and then click "Close" to return to the loan.

Locking A Loan

Status and Agents	Loan Information	
Application Information	Is Renovation Loan? Yes	
Application Information	Impound? 🗹 Yes	
Closing Costs	Doc Type Full Document	
Pricing	Appraised Value \$300,000.00	
, nong	Sales Price \$300,000.00	
Loan Information	Down Payment 20.000% \$60,000.00	
Rate Lock 🕤	1st Lien 80.000% \$240,000.00	
	2nd Financing? O No O Yes	
Disclosures	Rate Lock Period 30 v days	
E-docs	1/17/2019 (Assumes a 30-day lock.)	
E-docs	Other Information	
Conditions (4)	Loan Originator is Paid By	
Order Services	Lender Fee Buyout Requested? No 🔽	
	Expected AUS Response DU Approve/Eligible	
	Number of Financed Properties 1 explain	
	Prior Sales Date mm/dd/yyyy explain	
	Conv Loan PMI Type No MI	
	Override Auto- Is UFMIP/FF Calculated Financed? Ves UFMIP/FF? Yes	
	FHA UFMIP 1.750% VA Funding Fee 0.000%	
	USDA Rural	

1. Before clicking "Price", select the "Rate Lock Period".

Status and Agents								U III
Application Information								LIVE
Closing Costs								2
Pricing	Submit to DU (Seamless) Submit to LPA (Seamless)	Results Filter <u>Term</u>		Amortization Type		Product Type		
Loan Information	LPA	☐ 10 Year ☐ 15 Year	☐ 25 Year ✓ 30 Year	Fixed 3 Year ARM	7 Year ARM	Conventional	FHA	Price
Rate Lock 🕤	to Compare	20 Year	Other	5 Year ARM	Other	Home Possible		Number of
Disclosures	60 months (<u>explain</u>)	P&I	✓ I/O					Programs: 47
E-docs	nfo	Advanced Filter Op	tions					
Conditions (4)								
Order Services	State CA 🔽							
	10							
	in							
	lence 🔽							
	V							

2. Click "Price".

Status and Agents	Loan Information	TK FIAED CONFORMING		
Status and Agents	Is Renovation	pin register lock rate 6.250 -1.030 1	,477.72 <u>31.570</u> 6.363 🕕	<u>\$4,323.17</u> <u>\$63,798.</u>
Application Information	Loan? Yes	pin register lock rate 6.125 -0.556 1	,458.27 31.310 6.238 🚺	<u>\$5,459.93</u> <u>\$64,934.</u>
Olesian Casta	Impound? 🗹 Yes	pin register lock rate 6.000 -0.900 1	,438.92 31.052 6.112 🕥	\$4,633.50 \$64,108.
Closing Costs	Doc Type Full Document	pin register lock rate 5.990 -0.850 1	,437.38 31.032 6.102 🔮	\$4,753.43 \$64,228.43
Pricing	Appraised Value \$300,000.00		,419.69 <u>30.796</u> 5.986 (\$5,362.27 \$64,837.27
	Sales Price \$300,000.00			
Loan Information	Down Payment 20.000% \$60,000.00	pin register lock rate 5.750 -0.290 1	,400.57 <u>30.541</u> 5.860 🔮	<u>\$6,095.83</u> <u>\$65,570.83</u>
	1st Lien 80.000% \$240,000.00	pin register lock rate 5.625 0.227 1	,381.58 <u>30.288</u> 5.755 🔮	<u>\$7,335.80</u> <u>\$66,810.80</u>
Rate Lock 🕤	2nd Financing? No O Yes	pin register lock rate 5.500 0.183 1	,362.69 <u>30.036</u> 5.625 🔮	<u>\$7,229.37</u> <u>\$66,704.37</u>
Disclosures	Rate Lock Period 30 v days Rate Lock Expiration Date:	pin register lock rate 5.375 0.533 1	,343.93 29.786 5.532 🔇	<u>\$8,068.53</u> <u>\$67,543.53</u>
E-docs	1/17/2019 (Assumes a 30-day lock.)	pin register lock rate 5.250 0.943 1	,325.29 29.537 5.443 🔇	<u>\$9,051.70</u> <u>\$68,526.70</u>
E-docs	Other Information	pin register lock rate 5.125 1.421 1	,306.77 29.290 5.360 🔇	\$10,198.07 \$69,673.07
Conditions (4)	Loan Originator is Paid By Lender Borrower 	pin register lock rate 5.000 1.671 1	,288.37 29.045 5.257 😢	<u>\$10,797.23</u> <u>\$70,272.23</u>
Order Services	Lender Fee Buyout Requested? No 🗸	pin register lock rate 4.990 1.721 1	,286.91 29.025 5.251 🔇	<u>\$10,917.17</u> <u>\$70,392.17</u>
	Expected AUS Response DU Approve/Eligible	pin register lock rate 4.875 2.072 1	,270.10 28.801 5.166 🔇	<u>\$11,758.80</u> <u>\$71,233.80</u>
	Number of Financed Properties 1 explain	pin register lock rate 4.750 2.585 1	,251.95 28.559 5.086 😢	<u>\$12,989.17</u> <u>\$72,464.17</u>
	Prior Sales Date mm/dd/yyyy explain	YR FIXED CONFORMING 2-1 B	UYDOWN	
	Conv Loan PMI	pin register lock rate 6.250 -1.030 1	,180.66 31.570 6.161 🔮	<u>\$4,323.17</u> <u>\$63,798.17</u>
	Type No MI Verride Auto-	pin register lock rate 6.125 -0.556 1	,163.16 31.310 6.038 🔮	<u>\$5,459.93</u> <u>\$64,934.93</u>
	IS UFMIP/FF Calculated Financed? Ves UFMIP/FF? Yes	pin register lock rate 6.000 -0.900 1	,145.80 31.052 5.915 父	<u>\$4,633.50</u> <u>\$64,108.50</u>
	FHA UFMIP 1.750% VA Funding Fee 0.000%	pin register lock rate 5.990 -0.850 1	,144.41 <u>31.032</u> 5.905 🔮	<u>\$4,753.43</u> <u>\$64,228.43</u>
	USDA Rural	nin register lock rate 5 875 -0 596 1	128 57 30 796 5 792 👧	¢5 362 27 \$64 837 27

3. Determine which Rate is wanted.

Status and Agents	Loan Information	- 30	TK FIAED CONF	JKMIN	NG .					
Status and Agents	Is Renovation	+	pin register lock rate	6.250	-1.030 1	1,477.72 <u>3</u>	.570 6.	363 🕕	\$4,323.17	<u>\$63,798.</u>
Application Information	Loan? Yes	+	pin register lock rate	6.125	-0.556 1	1,458.27 3	.310 6.	238 🕕	<u>\$5,459.93</u>	<u>\$64,934.</u>
	Impound? Ves	+	pin register lock rate	6.000	-0.900 1	1,438.92 3	.052 6.	112 🕖	\$4,633.50	\$64,108.
Closing Costs	Doc Type Full Document	+	pin register lock rate	5.990	-0.850 1	1,437.38 3	.032 6.	102 🕖	\$4,753.43	\$64,228.43
Pricing	Appraised Value \$300,000.00	+		5.875	-0.596 1			986 🕥	\$5,362.27	\$64,837.27
	Sales Price \$300,000.00							-		
Loan Information	Down Payment 20.000% \$60,000.00	+	pin register lock rate	5.750	-0.290 1	1,400.57 <u>3</u>	<u>).541</u> 5.	860 🔮	<u>\$6,095.83</u>	\$65,570.83
Parts Locale 0	1st Lien 80.000% \$240,000.00	+	pin register lock rate	5.625	0.227 1	1,381.58 <u>3</u>) <u>.288</u> 5.	755 📀	<u>\$7,335.80</u>	<u>\$66,810.80</u>
Rate Lock 🕤	2nd Financing? No O Yes	+	pin register lock rate	5.500	0.183	1,362.69 3). <u>036</u> 5.	625 🔮	\$7,229.37	<u>\$66,704.37</u>
Disclosures	Rate Lock Period 30 🔽 days	+	pin register lock rate	5.375	0.533 1	1,343.93 <u>2</u>	9. <u>786</u> 5.	532 🔞	\$8,068.53	\$67,543.53
	Rate Lock Expiration Date: 1/17/2019 (Assumes a 30-day lock.)	+	pin register lock rate	5.250	0.943 1	1,325.29 2	9. <u>537</u> 5.	443 🔞	\$9,051.70	\$68,526.70
E-docs	Other Information	+	pin register lock rate	5.125	1.421 1	1,306.77 2	9.290 5.	360 🔞	\$10,198.07	\$69,673.07
Conditions (4)	Loan Originator is Paid By Lender Borrower 	+	pin register lock rate	5.000	1.671 1	1,288.37 2		257 🔞	\$10,797.23	\$70,272.23
Order Services	Lender Fee Buyout Requested? No 🗸	+	pin register lock rate	4.990	1.721	1,286.91 2	9.025 5.	251 🕄	<u>\$10,917.17</u>	\$70,392.17
	Expected AUS	+	pin register lock rate	4.875	2.072 1	1,270.10 2	<u>3.801</u> 5.	166 🔞	<u>\$11,758.80</u>	\$71,233.80
	Response DU Approve/Eligible 🔽	+	pin register lock rate	4.750	2.585 1	1,251.95 2	<u>8.559</u> 5.	086 🕄	<u>\$12,989.17</u>	\$72,464.17
	Financed Properties 1 explain									
	Prior Sales Date mm/dd/yyyy <u>explain</u>	- 30	YR FIXED CONFO	I		1	I		. I	1
	Conv Loan PMI Type No MI	+	pin register lock rate	6.250	-1.030 1	1,180.66 3	.570 6.	161 🔮	\$4,323.17	<u>\$63,798.17</u>
	Override Auto-	+	pin register lock rate	6.125	-0.556 1	1,163.16 <u>3</u>	<u>310</u> 6.	038 🔮	<u>\$5,459.93</u>	<u>\$64,934.93</u>
	Is UFMIP/FF Calculated Financed? ☑ Yes UFMIP/FF? ☐ Yes	+	pin register lock rate	6.000	-0.900 t	1,145.80 <u>3</u>	.052 5.	915 🔮	<u>\$4,633.50</u>	<u>\$64,108.50</u>
	FHA UFMIP 1.750% VA Funding Fee 0.000%	+	pin register lock rate	5.990	-0.850 1	1,144.41 <u>3</u>	<u>.032</u> 5.	905 🔮	<u>\$4,753.43</u>	<u>\$64,228.43</u>
	USDA Rural	+	nin register lock rate	5 875	-0.596 1	1 128 57 3	796 5	792 👩	\$5 362 27	\$64,837,27

4. Click "Request Lock" on the line of the desired Rate.

Status and Agents	🖉 https://secure.pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTi		31.570	6.363		\$4,323.17	\$63,798.
Application Information	Click Confirm to lock the rate. Note that by doing so you may lose edit access.		31.310	6.238	0	<u>\$5,459.93</u>	<u>\$64,934.</u>
Closing Costs	Product Name CF30 - CONF FIXED 30YR Rate Lock Period 30 Days Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.)		<u>31.052</u> 31.032	6.112 6.102	-	<u>\$4,633.50</u> \$4,753.43	\$64,228.43
Pricing	Qualify Rate 5.000 Note Rate 5.000		<u>30.796</u>	5.986	-	\$5,362.27	<u>\$64,837.27</u>
Loan Information	Point 1.671 Payment 1,288.37 DTI 29.045		<u>30.541</u> 30.288	5.860 5.755	-	<u>\$6,095.83</u> \$7,335.80	<u>\$65,570.83</u> \$66,810.80
Rate Lock 🕤	WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.		30.036	5.625	-	\$7,229.37	<u>\$66,704.37</u>
Disclosures	Request Type O Register Loan O Lock Rate		<u>29.786</u> 29.537	5.532 5.443	-	<u>\$8,068.53</u> \$9,051.70	<u>\$67,543.53</u> \$68,526.70
E-docs	Message to Lender	-1	29.290	5.360	_	<u>\$10,198.07</u>	<u>\$69,673.07</u>
Conditions (4)			<u>29.045</u> 29.025	5.257 5.251	_	<u>\$10,797.23</u> \$10,917.17	<u>\$70,272.23</u> \$70,392.17
Order Services	Warning		28.801	5.166		<u>\$11,758.80</u>	<u>\$71,233.80</u>
	MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS Agreement		<u>28.559</u>	5.086	0	<u>\$12,989.17</u>	<u>\$72,464.17</u>
	All locks must be received between 8:30 a.m. and 4:30 p.m. PT on normal business days to be accepted. Product-specific cutoff times still apply for certain specialty programs. Lock requests received after 4:30 PM PT will not be accepted.			6.161		\$4,323.17	\$63,798.17
	ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK	<u> </u>	31.310	6.038		<u>\$5,459.93</u>	<u>\$64,934.93</u>
	Confirm Cancel		<u>31.052</u> <u>31.032</u>	5.915 5.905	-	<u>\$4,633.50</u> \$4,753.43	<u>\$64,108.50</u> \$64,228.43
			30 796	5 792		\$5 362 27	\$64,837,27

5. A confirmation window will appear.

Status and Agents	🕼 https://secure. pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTi		31.570	6.363		\$4,323.17	\$63,798.
Application Information	Click Confirm to lock the rate. Note that by doing so you may lose edit access.		31.310	6.238	-	\$5,459.93	<u>\$64,934.</u>
Closing Costs	Product Name CF30 - CONF FIXED 30YR Rate Lock Period 30 Days		<u>31.052</u>	6.112	-	<u>\$4,633.50</u>	\$64,108.
Pricing	Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.) Qualify Rate 5.000 Note Rate 5.000		<u>31.032</u> 30.796	6.102 5.986	-	<u>\$4,753.43</u> \$5,362.27	<u>\$64,228.43</u> \$64,837.27
Loan Information	Note Rate 5.000 Point 1.671 Payment 1,288.37		<u>30.541</u>	5.860		<u>\$6,095.83</u>	<u>\$65,570.83</u>
Rate Lock 💼	DTI 29.045 WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure		<u>30.288</u> 30.036	5.755 5.625	-	<u>\$7,335.80</u> \$7,229.37	<u>\$66,810.80</u> \$66,704.37
Disclosures	about the closing date. Request Type \bigcirc Register Loan \bigcirc Lock Rate		29.786	5.532		\$8,068.53	<u>\$67,543.53</u>
E-docs	Message to Lender		<u>29.537</u>	5.443 5.360	-	<u>\$9,051.70</u>	<u>\$68,526.70</u> \$69,673.07
Conditions (4)	,	~	<u>29.290</u> <u>29.045</u>	5.257	-	<u>\$10,198.07</u> <u>\$10,797.23</u>	<u>\$70,272.23</u>
Order Services		~	<u>29.025</u>	5.251		<u>\$10,917.17</u>	<u>\$70,392.17</u>
	Warning MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS		28.801 28.559	5.166 5.086	-	\$11,758.80 \$12,989.17	\$71,233.80 \$72,464.17
	Agreement All locks must be received between 8:30 a.m. and 4:30 p.m. PT on normal business						
	days to be accepted. Product-specific cutoff times still apply for certain specialty programs. Lock requests received after 4:30 PM PT will not be accepted.	$\hat{\boldsymbol{\omega}}$	<u>31.570</u>	6.161	_	<u>\$4,323.17</u>	<u>\$63,798.17</u>
	I Agree		<u>31.310</u> 31.052	6.038 5.915		<u>\$5,459.93</u> \$4,633.50	<u>\$64,934.93</u> \$64,108.50
	Confirm Cancel		31.032	5.905	-	\$4,753.43	<u>\$64,228.43</u>
			30 796	5 792		¢5 362 27	\$64,837,27

6. Click "I Agree".

Status and Agents	Https://secure.pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTi		31.570	6.363		\$4,323.17	<u>\$63,798.</u>
Application Information	Click Confirm to lock the rate. Note that by doing so you may lose edit access.		<u>31.310</u>	6.238		<u>\$5,459.93</u>	<u>\$64,934.</u>
Closing Costs	Product Name CF30 - CONF FIXED 30YR Rate Lock Period 30 Days		<u>31.052</u>	6.112	-	\$4,633.50	\$64,108.
Pricing	Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.) Qualify Rate 5.000 Note Rate 5.000		<u>31.032</u> <u>30.796</u>	6.102 5.986		<u>\$4,753.43</u> <u>\$5,362.27</u>	<u>\$64,228.43</u> <u>\$64,837.27</u>
Loan Information	Point 1.671 Payment 1,288.37		<u>30.541</u>	5.860	-	<u>\$6,095.83</u>	<u>\$65,570.83</u>
Rate Lock 🕤	DTI 29.045 WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure		<u>30.288</u> <u>30.036</u>	5.755 5.625	-	<u>\$7,335.80</u> \$7,229.37	\$66,810.80 \$66,704.37
Disclosures	about the closing date. Request Type O Register Loan O Lock Rate		29.786	5.532	-	\$8,068.53	<u>\$67,543.53</u>
E-docs	Request Type C Register Loan CLock Rate		<u>29.537</u>	5.443	-	<u>\$9,051.70</u>	<u>\$68,526.70</u>
Conditions (4)		~	<u>29.290</u> <u>29.045</u>	5.360 5.257	-	<u>\$10,198.07</u> <u>\$10,797.23</u>	<u>\$69,673.07</u> <u>\$70,272.23</u>
Order Services		~	<u>29.025</u>	5.251	0	<u>\$10,917.17</u>	<u>\$70,392.17</u>
	Warning MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS		<u>28.801</u>	5.166	-	<u>\$11,758.80</u>	<u>\$71,233.80</u>
	Agreement		<u>28.559</u>	5.086	0	<u>\$12,989.17</u>	\$72,464.17
	All locks must be received between 8:30 a.m. and 4:30 p.m. PT on normal business days to be accepted. Product-specific cutoff times still apply for certain specialty programs. Lock requests received after 4:30 PM PT will not be accepted.	Ĵ	WN <u>31.570</u>	6.161		<u>\$4,323.17</u>	<u>\$63,798.17</u>
	ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK		<u>31.310</u>	6.038		<u>\$5,459.93</u>	<u>\$64,934.93</u>
	Confirm Cancel		<u>31.052</u>	5.915 5.905	-	\$4,633.50	<u>\$64,108.50</u> \$64,228,43
			<u>31.032</u> 30.796		-	<u>\$4,753.43</u> \$5 362 27	\$64,837,27

7. Click "Confirm".

Status and Agents Application Information Closing Costs	https://secure.pricemyloan.com/common/PrintView_Fra PRINT CLOSE	me.aspx?isResult=1&body_url=/main/Saved	dCertificate.aspx%3Floanid%3D83ec5d2d-0	
Pricing	Mountain West Financial Inc		*TPO LQB Testing Phone: (909) 793-1500	^
Loan Information	REGISTRATI	ION & STATUS CERTIFIC	CATE	gistration certificate
Disclosures	LOAN NUMBER: 1000048142 PRODUCT NAME: CF30 - CONF FIXED 30YR		GENERATED DATE: 12/19/2018 9:18:03 AM PST	Term/Due (months) 360 / 360
E-docs <	MWF CONTACTS:			Interest Only Months
Conditions (4) Order Services	BUS. DEVELOPMENT MGR: PHONE NUMBER: EMAIL ADDRESS: CD TECH. / DOC DRAWER: Un-Assigned	PRODUCTION COOR: PHONE NUMBER: EMAIL ADDRESS: FUNDER:	Un-Assigned	0 months
	в	ORROWER INFORMATION:		
	BORROWER: SUZI BUILDER SUBJECT PROPERTY: 1209 Nevada CITY, STATE ZIP: REDLANDS, CA 92374	QUALIFYING FICO: MONTHLY INCOME: RATIOS:	625 / 0 \$7,500.00 / \$0.00 21.258% / 29.045%	
	DOCS ORDER:	STATUS DATE: 12/19/2018 DOCS OUT: APPROVED:	EST. CLOSE: 12/31/2018 DOCS BACK: APP. EXPIRES:	

8. The Lock Certificate will appear.

Status and Agents Application Information Closing Costs Pricing	PRINT CLOSE MOUNTAIN WEST FINANCIAL INC	PisResult=1&body_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d *TPO LQB Testin Phone: (909) 793-150	, ^
Loan Information Rate Lock		STATUS CERTIFICATE GENERATED DATE: 12/19/2018 9:18:03 AM PST	gistration certificate Term/Due (months)
E-docs		F CONTACTS: PRODUCTION COOR: PHONE NUMBER:	360 / 360 Interest Only Months 0 months
Order Services	EMAIL ADDRESS: CD TECH. / DOC DRAWER: Un-Assigned BORROW	EMAIL ADDRESS: FUNDER: Un-Assigned ER INFORMATION:	-
	BORROWER: SUZI BUILDER SUBJECT PROPERTY: 1209 Nevada CITY, STATE ZIP: REDLANDS, CA 92374	QUALIFYING FICO: 625 / 0 MONTHLY INCOME: \$7,500.00 / \$0.00 RATIOS: 21.258% / 29.045%	
	IMPO LOAN STATUS: Registered STATUS DOCS ORDER: DOCS OU SUBMITTED: APPROVE	IT: DOCS BACK:	

9. Review and then click "Close" to return to the loan.

THANK YOU FOR VIEWING

For further B.O.L.T. Training, please visit https://www.mwfwholesale.com