

# B.O.L.T. TRAINING

## Lesson 10 - Registering Or Locking A Loan



# In This Training We Will Discuss

- Registering A Loan
- Locking A Loan



# Registering A Loan



Status and Agents

Application Information

Closing Costs

Pricing

**Loan Information**

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

☐ Use Cost quoted by borrower/realtor.

### Loan Information

Is Renovation Loan? ☐ Yes

Impound? ☒ Yes

Doc Type: Full Document

Appraised Value: \$300,000.00

Sales Price: \$300,000.00

Down Payment: 20.000% \$60,000.00

1st Lien: 80.000% \$240,000.00

2nd Financing? ☒ No ☐ Yes

Rate Lock Period: 30 days

Rate Lock Expiration Date: 1/17/2019 (Assumes a 30-day lock.)

### Other Information

Loan Originator is Paid By: ☒ Lender ☐ Borrower

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

Is UFMIP/FF Financed? ☒ Yes ☐ No

Override Auto-Calculated UFMIP/FF? ☐ Yes ☒ No

### - 30 YR FIXED CONFORMING

+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.250	-1.030	1,477.72	<a href="#">31.570</a>	6.363		<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.125	-0.556	1,458.27	<a href="#">31.310</a>	6.238		<a href="#">\$5,459.93</a>	<a href="#">\$64,934.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.000	-0.900	1,438.92	<a href="#">31.052</a>	6.112		<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.990	-0.850	1,437.38	<a href="#">31.032</a>	6.102		<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.875	-0.596	1,419.69	<a href="#">30.796</a>	5.986		<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.750	-0.290	1,400.57	<a href="#">30.541</a>	5.860		<a href="#">\$6,095.83</a>	<a href="#">\$65,570.83</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.625	0.227	1,381.58	<a href="#">30.288</a>	5.755		<a href="#">\$7,335.80</a>	<a href="#">\$66,810.80</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.500	0.183	1,362.69	<a href="#">30.036</a>	5.625		<a href="#">\$7,229.37</a>	<a href="#">\$66,704.37</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.375	0.533	1,343.93	<a href="#">29.786</a>	5.532		<a href="#">\$8,068.53</a>	<a href="#">\$67,543.53</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.250	0.943	1,325.29	<a href="#">29.537</a>	5.443		<a href="#">\$9,051.70</a>	<a href="#">\$68,526.70</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.125	1.421	1,306.77	<a href="#">29.290</a>	5.360		<a href="#">\$10,198.07</a>	<a href="#">\$69,673.07</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.000	1.671	1,288.37	<a href="#">29.045</a>	5.257		<a href="#">\$10,797.23</a>	<a href="#">\$70,272.23</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.990	1.721	1,286.91	<a href="#">29.025</a>	5.251		<a href="#">\$10,917.17</a>	<a href="#">\$70,392.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.875	2.072	1,270.10	<a href="#">28.801</a>	5.166		<a href="#">\$11,758.80</a>	<a href="#">\$71,233.80</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.750	2.585	1,251.95	<a href="#">28.559</a>	5.086		<a href="#">\$12,989.17</a>	<a href="#">\$72,464.17</a>

### - 30 YR FIXED CONFORMING 2-1 BUYDOWN

+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.250	-1.030	1,180.66	<a href="#">31.570</a>	6.161		<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.125	-0.556	1,163.16	<a href="#">31.310</a>	6.038		<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.000	-0.900	1,145.80	<a href="#">31.052</a>	5.915		<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>

LIVE CHAT

1. After pricing the loan, determine which Loan Program and Rate are wanted. See **Lesson 09 - Pricing a Loan**, for more information.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

☐ Use Cost quoted by borrower/realtor.

**Loan Information**

Is Renovation Loan? ☐ Yes

Impound? ☒ Yes

Doc Type Full Document

Appraised Value \$300,000.00

Sales Price \$300,000.00

Down Payment 20.000% \$60,000.00

1st Lien 80.000% \$240,000.00

2nd Financing? ☒ No ☐ Yes

Rate Lock Period 30 days

Rate Lock Expiration Date: 1/17/2019 (Assumes a 30-day lock.)

**Other Information**

Loan Originator is Paid By ☒ Lender ☐ Borrower

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

☒ Is UFMIP/FF Financed? ☐ Override Auto-Calculated UFMIP/FF?

**- 30 YR FIXED CONFORMING**

+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.250	-1.030	1,477.72	<a href="#">31.570</a>	6.363	!	<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
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+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.000	-0.900	1,438.92	<a href="#">31.052</a>	6.112	✓	<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.990	-0.850	1,437.38	<a href="#">31.032</a>	6.102	✓	<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
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+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.500	0.183	1,362.69	<a href="#">30.036</a>	5.625	✓	<a href="#">\$7,229.37</a>	<a href="#">\$66,704.37</a>
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+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.125	1.421	1,306.77	<a href="#">29.290</a>	5.360	✗	<a href="#">\$10,198.07</a>	<a href="#">\$69,673.07</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.000	1.671	1,288.37	<a href="#">29.045</a>	5.257	✗	<a href="#">\$10,797.23</a>	<a href="#">\$70,272.23</a>
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+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.875	2.072	1,270.10	<a href="#">28.801</a>	5.166	✗	<a href="#">\$11,758.80</a>	<a href="#">\$71,233.80</a>
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**- 30 YR FIXED CONFORMING 2-1 BUYDOWN**

+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.250	-1.030	1,180.66	<a href="#">31.570</a>	6.161	✓	<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.125	-0.556	1,163.16	<a href="#">31.310</a>	6.038	✓	<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.000	-0.900	1,145.80	<a href="#">31.052</a>	5.915	✓	<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>

LIVE CHAT

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

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Use cost quoted by

Confirmation - Internet Explorer

<https://secure.pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTick>

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Product Name

CF30 - CONF FIXED 30YR

Rate Lock Expiration Date

1/17/2019 (Assumes a 30-day lock.)

Request Type

☒ Register Loan
 ☐ Lock Rate

Message to Lender

Warning

MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS

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. ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK DESK. LOAN

☐ I Agree
 

Confirm

Cancel

570	6.363	!	\$4,323.17	\$63,798.17
310	6.238	!	\$5,459.93	\$64,934.93
052	6.112	✓	\$4,633.50	\$64,108.50
032	6.102	✓	\$4,753.43	\$64,228.43
796	5.986	✓	\$5,362.27	\$64,837.27
541	5.860	✓	\$6,095.83	\$65,570.83
288	5.755	✓	\$7,335.80	\$66,810.80
036	5.625	✓	\$7,229.37	\$66,704.37
786	5.532	✗	\$8,068.53	\$67,543.53
537	5.443	✗	\$9,051.70	\$68,526.70
290	5.360	✗	\$10,198.07	\$69,673.07
045	5.257	✗	\$10,797.23	\$70,272.23
025	5.251	✗	\$10,917.17	\$70,392.17
801	5.166	✗	\$11,758.80	\$71,233.80
559	5.086	✗	\$12,989.17	\$72,464.17
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

LIVE CHAT

3. A confirmation window will appear.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Confirmation - Internet Explorer

<https://secure.pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTick>

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Product Name CF30 - CONF FIXED 30YR

Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.)

Request Type ☒ Register Loan ☐ Lock Rate

Message to Lender

Warning

**MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS**

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. ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK DESK. LOAN

☒ I Agree

Confirm Cancel

570	6.363	!	<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
310	6.238	!	<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
052	6.112	✓	<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
032	6.102	✓	<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
796	5.986	✓	<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>
541	5.860	✓	<a href="#">\$6,095.83</a>	<a href="#">\$65,570.83</a>
288	5.755	✓	<a href="#">\$7,335.80</a>	<a href="#">\$66,810.80</a>
036	5.625	✓	<a href="#">\$7,229.37</a>	<a href="#">\$66,704.37</a>
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801	5.166	✗	<a href="#">\$11,758.80</a>	<a href="#">\$71,233.80</a>
559	5.086	✗	<a href="#">\$12,989.17</a>	<a href="#">\$72,464.17</a>

570	6.161	✓	<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
310	6.038	✓	<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
052	5.915	✓	<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>

LIVE CHAT

4. Click “I Agree”.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Confirmation - Internet Explorer

<https://secure.pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTick>

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Product Name CF30 - CONF FIXED 30YR

Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.)

Request Type ☒ Register Loan ☐ Lock Rate

Message to Lender

Warning

**MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS**

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. ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK DESK. LOAN

☒ I Agree

Confirm Cancel

570	6.363	!	<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
310	6.238	!	<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
052	6.112	✓	<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
032	6.102	✓	<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
796	5.986	✓	<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>
541	5.860	✓	<a href="#">\$6,095.83</a>	<a href="#">\$65,570.83</a>
288	5.755	✓	<a href="#">\$7,335.80</a>	<a href="#">\$66,810.80</a>
036	5.625	✓	<a href="#">\$7,229.37</a>	<a href="#">\$66,704.37</a>
786	5.532	✗	<a href="#">\$8,068.53</a>	<a href="#">\$67,543.53</a>
537	5.443	✗	<a href="#">\$9,051.70</a>	<a href="#">\$68,526.70</a>
290	5.360	✗	<a href="#">\$10,198.07</a>	<a href="#">\$69,673.07</a>
045	5.257	✗	<a href="#">\$10,797.23</a>	<a href="#">\$70,272.23</a>
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310	6.038	✓	<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
052	5.915	✓	<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>

5. Click “Confirm”.



Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

PrintView\_Frame - Internet Explorer

https://secure.pricemyloan.com/common/PrintView\_Frame.aspx?isResult=1&body\_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d-0

PRINT ... CLOSE

MOUNTAIN WEST  
FINANCIAL INC

\*TPO LQB Testing  
Phone: (909) 793-1500

REGISTRATION & STATUS CERTIFICATE

LOAN NUMBER: 1000048142

GENERATED DATE:  
12/19/2018 9:02:05 AM PST

PRODUCT NAME: CF30 - CONF FIXED 30YR

MWF CONTACTS:

BUS. DEVELOPMENT MGR:

PHONE NUMBER:

EMAIL ADDRESS:

CD TECH. / DOC DRAWER: Un-Assigned

PRODUCTION COOR:

PHONE NUMBER:

EMAIL ADDRESS:

FUNDER: Un-Assigned

BORROWER 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%

IMPORTANT DATES:

LOAN STATUS: Registered

STATUS DATE: 12/19/2018

EST. CLOSE: 12/31/2018

LIVE CHAT

Registration certificate

Term/Due (months)  
360 / 360

Interest Only Months  
0 months

6. The Registration Certificate will appear.

Status and Agents

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Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

PrintView\_Frame - Internet Explorer

[https://secure.pricemyloan.com/common/PrintView\\_Frame.aspx?isResult=1&body\\_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d-0](https://secure.pricemyloan.com/common/PrintView_Frame.aspx?isResult=1&body_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d-0)

PRINT ...

CLOSE

MOUNTAIN WEST  
FINANCIAL INC

\*TPO LQB Testing  
Phone: (909) 793-1500

### REGISTRATION & STATUS CERTIFICATE

**LOAN NUMBER:** 1000048142  
**PRODUCT NAME:** CF30 - CONF FIXED 30YR

**GENERATED DATE:**  
 12/19/2018 9:02:05 AM PST

---

**MWF CONTACTS:**

**BUS. DEVELOPMENT MGR:**  
**PHONE NUMBER:**  
**EMAIL ADDRESS:**  
**CD TECH. / DOC DRAWER:** Un-Assigned

**PRODUCTION COOR:**  
**PHONE NUMBER:**  
**EMAIL ADDRESS:**  
**FUNDER:** Un-Assigned

---

**BORROWER 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%

---

**IMPORTANT DATES:**

**LOAN STATUS:** Registered  
**STATUS DATE:** 12/19/2018  
**EST. CLOSE:** 12/31/2018

[Registration certificate](#)

**Term/Due (months)**  
 /


**Interest Only Months**  
 months

LIVE CHAT

7. Review and then click “Close” to return to the loan.



# Locking A Loan



**Loan Information**

Is Renovation Loan? ☐ Yes

Impound? ☒ Yes

Doc Type

Appraised Value

Sales Price

Down Payment

1st Lien

2nd Financing? ☒ No ☐ Yes

**Rate Lock Period**

Rate Lock Expiration Date:  
1/17/2019 (Assumes a 30-day lock.)

**Other Information**

Loan Originator is Paid By ☒ Lender ☐ Borrower

Lender Fee Buyout Requested?

Expected AUS Response

Number of Financed Properties  [explain](#)

Prior Sales Date  [explain](#)

Conv Loan PMI Type

Is UFMIP/FF Financed? ☒ Yes ☐ No

Override Auto-Calculated UFMIP/FF? ☐ Yes ☒ No

FHA UFMIP  VA Funding Fee

USDA Rural

**Navigation:** Status and Agents, Application Information, Closing Costs, Pricing, **Loan Information**, Rate Lock, Disclosures, E-docs, Conditions (4), Order Services

**LIVE C**

1. Before clicking “Price”, select the “Rate Lock Period”.



Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

Submit to DU (Seamless)

Submit to LPA (Seamless)

LPA

to Compare

60 months [\(explain\)](#)

info

State CA

no

in

ence

LIVE C

Results Filter

Term

☐ 10 Year

☐ 15 Year

☐ 20 Year

☐ 25 Year

☒ 30 Year

☐ Other

☒ P&I

☒ I/O

Amortization Type

☒ Fixed

☐ 3 Year ARM

☐ 5 Year ARM

☐ 7 Year ARM

☐ 10 Year ARM

☐ Other

Product Type

☒ Conventional

☐ HomeReady

☐ Home Possible

☐ FHA

☐ VA

☐ USDA

Price

Number of Programs: 47

2. Click “Price”.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

Loan Information

Is Renovation Loan? ☐ Yes

Impound? ☒ Yes

Doc Type Full Document

Appraised Value \$300,000.00

Sales Price \$300,000.00

Down Payment 20.000% \$60,000.00

1st Lien 80.000% \$240,000.00

2nd Financing? ☒ No ☐ Yes

Rate Lock Period 30 days

Rate Lock Expiration Date:  
1/17/2019 (Assumes a 30-day lock.)

Other Information

Loan Originator is Paid By ☒ Lender ☐ Borrower

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

Is UFMIP/FF Financed? ☒ Yes ☐ No

Override Auto-Calculated UFMIP/FF? ☐ Yes ☒ No

FHA UFMIP 1.750% VA Funding Fee 0.000%

USDA Rural

30 YR FIXED CONFORMING

+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.250	-1.030	1,477.72	<a href="#">31.570</a>	6.363		<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.125	-0.556	1,458.27	<a href="#">31.310</a>	6.238		<a href="#">\$5,459.93</a>	<a href="#">\$64,934.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.000	-0.900	1,438.92	<a href="#">31.052</a>	6.112		<a href="#">\$4,633.50</a>	<a href="#">\$64,108.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.990	-0.850	1,437.38	<a href="#">31.032</a>	6.102		<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.875	-0.596	1,419.69	<a href="#">30.796</a>	5.986		<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.750	-0.290	1,400.57	<a href="#">30.541</a>	5.860		<a href="#">\$6,095.83</a>	<a href="#">\$65,570.83</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.625	0.227	1,381.58	<a href="#">30.288</a>	5.755		<a href="#">\$7,335.80</a>	<a href="#">\$66,810.80</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.500	0.183	1,362.69	<a href="#">30.036</a>	5.625		<a href="#">\$7,229.37</a>	<a href="#">\$66,704.37</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.375	0.533	1,343.93	<a href="#">29.786</a>	5.532		<a href="#">\$8,068.53</a>	<a href="#">\$67,543.53</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.250	0.943	1,325.29	<a href="#">29.537</a>	5.443		<a href="#">\$9,051.70</a>	<a href="#">\$68,526.70</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.125	1.421	1,306.77	<a href="#">29.290</a>	5.360		<a href="#">\$10,198.07</a>	<a href="#">\$69,673.07</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.000	1.671	1,288.37	<a href="#">29.045</a>	5.257		<a href="#">\$10,797.23</a>	<a href="#">\$70,272.23</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.990	1.721	1,286.91	<a href="#">29.025</a>	5.251		<a href="#">\$10,917.17</a>	<a href="#">\$70,392.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.875	2.072	1,270.10	<a href="#">28.801</a>	5.166		<a href="#">\$11,758.80</a>	<a href="#">\$71,233.80</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.750	2.585	1,251.95	<a href="#">28.559</a>	5.086		<a href="#">\$12,989.17</a>	<a href="#">\$72,464.17</a>

30 YR FIXED CONFORMING 2-1 BUYDOWN

+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.250	-1.030	1,180.66	<a href="#">31.570</a>	6.161		<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.125	-0.556	1,163.16	<a href="#">31.310</a>	6.038		<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.000	-0.900	1,145.80	<a href="#">31.052</a>	5.915		<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.990	-0.850	1,144.41	<a href="#">31.032</a>	5.905		<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.875	-0.596	1,128.57	<a href="#">30.796</a>	5.792		<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>

LIVE C

### 3. Determine which Rate is wanted.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

Loan Information

Is Renovation Loan? ☐ Yes

Impound? ☒ Yes

Doc Type Full Document

Appraised Value \$300,000.00

Sales Price \$300,000.00

Down Payment 20.000% \$60,000.00

1st Lien 80.000% \$240,000.00

2nd Financing? ☒ No ☐ Yes

Rate Lock Period 30 days

Rate Lock Expiration Date:  
1/17/2019 (Assumes a 30-day lock.)

Other Information

Loan Originator is Paid By ☒ Lender ☐ Borrower

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

Is UFMIP/FF Financed? ☒ Yes ☐ No

Override Auto-Calculated UFMIP/FF? ☐ Yes ☒ No

FHA UFMIP 1.750% VA Funding Fee 0.000%

USDA Rural

30 YR FIXED CONFORMING

+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.250	-1.030	1,477.72	<a href="#">31.570</a>	6.363		<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.125	-0.556	1,458.27	<a href="#">31.310</a>	6.238		<a href="#">\$5,459.93</a>	<a href="#">\$64,934.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.000	-0.900	1,438.92	<a href="#">31.052</a>	6.112		<a href="#">\$4,633.50</a>	<a href="#">\$64,108.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.990	-0.850	1,437.38	<a href="#">31.032</a>	6.102		<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.875	-0.596	1,419.69	<a href="#">30.796</a>	5.986		<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.750	-0.290	1,400.57	<a href="#">30.541</a>	5.860		<a href="#">\$6,095.83</a>	<a href="#">\$65,570.83</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.625	0.227	1,381.58	<a href="#">30.288</a>	5.755		<a href="#">\$7,335.80</a>	<a href="#">\$66,810.80</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.500	0.183	1,362.69	<a href="#">30.036</a>	5.625		<a href="#">\$7,229.37</a>	<a href="#">\$66,704.37</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.375	0.533	1,343.93	<a href="#">29.786</a>	5.532		<a href="#">\$8,068.53</a>	<a href="#">\$67,543.53</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.250	0.943	1,325.29	<a href="#">29.537</a>	5.443		<a href="#">\$9,051.70</a>	<a href="#">\$68,526.70</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.125	1.421	1,306.77	<a href="#">29.290</a>	5.360		<a href="#">\$10,198.07</a>	<a href="#">\$69,673.07</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.000	1.671	1,288.37	<a href="#">29.045</a>	5.257		<a href="#">\$10,797.23</a>	<a href="#">\$70,272.23</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.990	1.721	1,286.91	<a href="#">29.025</a>	5.251		<a href="#">\$10,917.17</a>	<a href="#">\$70,392.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.875	2.072	1,270.10	<a href="#">28.801</a>	5.166		<a href="#">\$11,758.80</a>	<a href="#">\$71,233.80</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	4.750	2.585	1,251.95	<a href="#">28.559</a>	5.086		<a href="#">\$12,989.17</a>	<a href="#">\$72,464.17</a>

30 YR FIXED CONFORMING 2-1 BUYDOWN

+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.250	-1.030	1,180.66	<a href="#">31.570</a>	6.161		<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.125	-0.556	1,163.16	<a href="#">31.310</a>	6.038		<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	6.000	-0.900	1,145.80	<a href="#">31.052</a>	5.915		<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.990	-0.850	1,144.41	<a href="#">31.032</a>	5.905		<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
+	<a href="#">pin</a>	<a href="#">register</a>	<a href="#">lock rate</a>	5.875	-0.596	1,128.57	<a href="#">30.796</a>	5.792		<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>

LIVE C

4. Click “Request Lock” on the line of the desired Rate.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

<https://secure.pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTI>

Click Confirm to lock the rate. Note that by doing so you may lose edit access.

Product Name

CF30 - CONF FIXED 30YR

Rate Lock Period

30 Days

Rate Lock Expiration Date

1/17/2019 (Assumes a 30-day lock.)

Qualify Rate

5.000

Note Rate

5.000

Point

1.671

Payment

1,288.37

DTI

29.045

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.

Request Type ☐ Register Loan ☒ Lock Rate

Message to Lender

Warning

MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS

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. ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK

☐ I Agree

Confirm

Cancel

<a href="#">31.570</a>	6.363		<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
<a href="#">31.310</a>	6.238		<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
<a href="#">31.052</a>	6.112		<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
<a href="#">31.032</a>	6.102		<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
<a href="#">30.796</a>	5.986		<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>
<a href="#">30.541</a>	5.860		<a href="#">\$6,095.83</a>	<a href="#">\$65,570.83</a>
<a href="#">30.288</a>	5.755		<a href="#">\$7,335.80</a>	<a href="#">\$66,810.80</a>
<a href="#">30.036</a>	5.625		<a href="#">\$7,229.37</a>	<a href="#">\$66,704.37</a>
<a href="#">29.786</a>	5.532		<a href="#">\$8,068.53</a>	<a href="#">\$67,543.53</a>
<a href="#">29.537</a>	5.443		<a href="#">\$9,051.70</a>	<a href="#">\$68,526.70</a>
<a href="#">29.290</a>	5.360		<a href="#">\$10,198.07</a>	<a href="#">\$69,673.07</a>
<a href="#">29.045</a>	5.257		<a href="#">\$10,797.23</a>	<a href="#">\$70,272.23</a>
<a href="#">29.025</a>	5.251		<a href="#">\$10,917.17</a>	<a href="#">\$70,392.17</a>
<a href="#">28.801</a>	5.166		<a href="#">\$11,758.80</a>	<a href="#">\$71,233.80</a>
<a href="#">28.559</a>	5.086		<a href="#">\$12,989.17</a>	<a href="#">\$72,464.17</a>

LIVE C

OWN				
<a href="#">31.570</a>	6.161		<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
<a href="#">31.310</a>	6.038		<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
<a href="#">31.052</a>	5.915		<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
<a href="#">31.032</a>	5.905		<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
<a href="#">30.796</a>	5.792		<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>

5. A confirmation window will appear.



Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

<https://secure.pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTI>

Click Confirm to lock the rate. Note that by doing so you may lose edit access.

Product Name CF30 - CONF FIXED 30YR

Rate Lock Period 30 Days

Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.)

Qualify Rate 5.000

Note Rate 5.000

Point 1.671

Payment 1,288.37

DTI 29.045

**WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.**

Request Type ☐ Register Loan ☒ Lock Rate

Message to Lender

Warning

**MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS**

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. ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK

☒ I Agree

Confirm Cancel

31.570	6.363	!	\$4,323.17	\$63,798.17
31.310	6.238	!	\$5,459.93	\$64,934.93
31.052	6.112	✓	\$4,633.50	\$64,108.50
31.032	6.102	✓	\$4,753.43	\$64,228.43
30.796	5.986	✓	\$5,362.27	\$64,837.27
30.541	5.860	✓	\$6,095.83	\$65,570.83
30.288	5.755	✓	\$7,335.80	\$66,810.80
30.036	5.625	✓	\$7,229.37	\$66,704.37
29.786	5.532	✗	\$8,068.53	\$67,543.53
29.537	5.443	✗	\$9,051.70	\$68,526.70
29.290	5.360	✗	\$10,198.07	\$69,673.07
29.045	5.257	✗	\$10,797.23	\$70,272.23
29.025	5.251	✗	\$10,917.17	\$70,392.17
28.801	5.166	✗	\$11,758.80	\$71,233.80
28.559	5.086	✗	\$12,989.17	\$72,464.17

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31.570	6.161	✓	\$4,323.17	\$63,798.17
31.310	6.038	✓	\$5,459.93	\$64,934.93
31.052	5.915	✓	\$4,633.50	\$64,108.50
31.032	5.905	✓	\$4,753.43	\$64,228.43
30.796	5.792	✓	\$5,362.27	\$64,837.27

LIVE C

6. Click “I Agree”.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

<https://secure.pricemyloan.com/Main/ConfirmationPage.aspx?loanid=83ec5d2d-04b2-4292-9218-a9ba010931ae&debugResultStartTI>

Click Confirm to lock the rate. Note that by doing so you may lose edit access.

Product Name CF30 - CONF FIXED 30YR

Rate Lock Period 30 Days

Rate Lock Expiration Date 1/17/2019 (Assumes a 30-day lock.)

Qualify Rate 5.000

Note Rate 5.000

Point 1.671

Payment 1,288.37

DTI 29.045

**WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.**

Request Type ☐ Register Loan ☒ Lock Rate

Message to Lender

Warning

**MAX DTI 50%. PLEASE VERIFY LOAN MEETS DTI REQUIREMENTS**

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. ALL LOCK REQUESTS ARE NOT VALID UNTIL CONFIRMED BY MOUNTAIN WEST FINANCIAL'S LOCK

☒ I Agree

Confirm Cancel

LIVE C

<a href="#">31.570</a>	6.363	!	<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
<a href="#">31.310</a>	6.238	!	<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
<a href="#">31.052</a>	6.112	✓	<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
<a href="#">31.032</a>	6.102	✓	<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
<a href="#">30.796</a>	5.986	✓	<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>
<a href="#">30.541</a>	5.860	✓	<a href="#">\$6,095.83</a>	<a href="#">\$65,570.83</a>
<a href="#">30.288</a>	5.755	✓	<a href="#">\$7,335.80</a>	<a href="#">\$66,810.80</a>
<a href="#">30.036</a>	5.625	✓	<a href="#">\$7,229.37</a>	<a href="#">\$66,704.37</a>
<a href="#">29.786</a>	5.532	✗	<a href="#">\$8,068.53</a>	<a href="#">\$67,543.53</a>
<a href="#">29.537</a>	5.443	✗	<a href="#">\$9,051.70</a>	<a href="#">\$68,526.70</a>
<a href="#">29.290</a>	5.360	✗	<a href="#">\$10,198.07</a>	<a href="#">\$69,673.07</a>
<a href="#">29.045</a>	5.257	✗	<a href="#">\$10,797.23</a>	<a href="#">\$70,272.23</a>
<a href="#">29.025</a>	5.251	✗	<a href="#">\$10,917.17</a>	<a href="#">\$70,392.17</a>
<a href="#">28.801</a>	5.166	✗	<a href="#">\$11,758.80</a>	<a href="#">\$71,233.80</a>
<a href="#">28.559</a>	5.086	✗	<a href="#">\$12,989.17</a>	<a href="#">\$72,464.17</a>

OWN

<a href="#">31.570</a>	6.161	✓	<a href="#">\$4,323.17</a>	<a href="#">\$63,798.17</a>
<a href="#">31.310</a>	6.038	✓	<a href="#">\$5,459.93</a>	<a href="#">\$64,934.93</a>
<a href="#">31.052</a>	5.915	✓	<a href="#">\$4,633.50</a>	<a href="#">\$64,108.50</a>
<a href="#">31.032</a>	5.905	✓	<a href="#">\$4,753.43</a>	<a href="#">\$64,228.43</a>
<a href="#">30.796</a>	5.792	✓	<a href="#">\$5,362.27</a>	<a href="#">\$64,837.27</a>

## 7. Click "Confirm".

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

PrintView\_Frame - Internet Explorer

[https://secure.pricemyloan.com/common/PrintView\\_Frame.aspx?isResult=1&body\\_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d-0](https://secure.pricemyloan.com/common/PrintView_Frame.aspx?isResult=1&body_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d-0)

PRINT ...

CLOSE

\*TPO LQB Testing

Phone: (909) 793-1500

REGISTRATION & STATUS CERTIFICATE

LOAN NUMBER: 1000048142

GENERATED DATE: 12/19/2018 9:18:03 AM PST

PRODUCT NAME: CF30 - CONF FIXED 30YR

MWF CONTACTS:

BUS. DEVELOPMENT MGR:

PHONE NUMBER:

EMAIL ADDRESS:

CD TECH. / DOC DRAWER: Un-Assigned

PRODUCTION COOR:

PHONE NUMBER:

EMAIL ADDRESS:

FUNDER: Un-Assigned

BORROWER 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%

IMPORTANT DATES:

LOAN STATUS: Registered

STATUS DATE: 12/19/2018

EST. CLOSE: 12/31/2018

DOCS ORDER:

DOCS OUT:

DOCS BACK:

SUBMITTED:

APPROVED:

APP. EXPIRES:

LIVE C

Registration certificate

Term/Due (months)

360 / 360

Interest Only Months

0 months

## 8. The Lock Certificate will appear.

Mountain West Financial, Inc. - B.O.L.T. Training - Lesson 10 - Registering Or Locking A Loan

01-JAN-19

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

PrintView\_Frame - Internet Explorer

[https://secure.pricemyloan.com/common/PrintView\\_Frame.aspx?isResult=1&body\\_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d-0](https://secure.pricemyloan.com/common/PrintView_Frame.aspx?isResult=1&body_url=/main/SavedCertificate.aspx%3Floanid%3D83ec5d2d-0)

PRINT ...

CLOSE

\*TPO LQB Testing

Phone: (909) 793-1500

REGISTRATION & STATUS CERTIFICATE

LOAN NUMBER: 1000048142

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DOCS BACK:

SUBMITTED:

APPROVED:

APP. EXPIRES:

LIVE C

Registration certificate

Term/Due (months)

360 / 360

Interest Only Months

0 months

9. Review and then click “Close” to return to the loan.

Mountain West Financial, Inc. - B.O.L.T. Training - Lesson 10 - Registering Or Locking A Loan

01-JAN-19





# THANK YOU FOR VIEWING

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