



RATE LOCK REQUEST

8:30 am - 5:00 pm PST cutoff

All Locks are 30 Day terms

Email Request to: LockDesk@LSMortgage.com

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Executive	Date	Rate Sheet #	Loan #
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Officer / Originator	Fax or Email for confirmation		Phone

BORROWER & PROPERTY

<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrower Name (Last, First, MI):	Co-Borrower Name (Last, First, MI):	FICO (used for pricing)
<input type="text"/>		
Property Address		
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Loan Amount	Sales Price	LTV
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Second Mortgage Amount	Appraised Value	CLTV

Program: Just Missed Expanded Expanded Investment Expanded No Ratio	Loan Type: Fixed Rate Adjustable Rate ARM type <input type="text"/>	Loan Purpose: <input type="checkbox"/> Purchase Rate/Term Refinance Debt Consolidation Cash Out Refinance	Property Type: SFR Warrantable Condo Non Warrantable Condo Attached PUD Detached PUD 2 Units 3 Units 4 Units
Term: 15 years 30 years Other: <input type="text"/>	Doc Type: Full Doc 24 Month Bank Statement 12 Month Bank Statement One Year Tax Return Asset Depletion VOE Only DSCR/No Ratio	Occupancy: Owner Occupied Second Home Non-Owner Occupied	
Specialty: (Select all that apply) ITIN Interest Only Foreign National		Grade: Prepayment:	Compensation Type

RATE & PRICING

Adjustments	Base Rate	<input type="text"/>	Step 1: Enter Base Rate
	<input type="text"/>	<input type="text"/>	Step 2: Select any adjustments in the appropriate Columns
	<input type="text"/>	<input type="text"/>	*** Missing or incomplete lock request form will result in delays or rejection of Lock Request
	<input type="text"/>	<input type="text"/>	*** Loans with outstanding exceptions cannot be locked.
	<input type="text"/>	<input type="text"/>	***Loans are subject to additional adjustments for exceptions depending on the approval
	<input type="text"/>	<input type="text"/>	*** For your convenience, the rate column will calculate automatically
	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	Final Rate	<input type="text"/>

***Rate buy-up is 2:1 Ratio meaning Increasing 0.50% to Rate will give 1% YSP for closing cost or to cover LPC Max buy-up is 1% to rate to give 2% YSP (102,000)

**Rate buy-down is 2:1 Ratio meaning reducing the rate by 0.50% will cost the borrower 1% discount (99,000), there's no max on buy-down however loan must pass High Cost Test

The Rate Lock Request Form must be fully completed. Incomplete Requests will not be locked. Rates, Prices & Programs are subject to change without notice prior to confirmation. **Confirmations are not a guarantee of loan approval.** Rate Lock Requests faxed to a fax number other than listed on LoanStream rate sheet may not be honored.

