

Fax to (801) 466-0399

Please print clearly. Missing, inaccurate or illegible information could jeopardize your pricing.

Loan Originator: _____		Phone: _____		Fax: _____	
Borrower: _____		FICO: _____			
Social Security Number: _____			DOB: _____		
Co-Borrower: _____		FICO: _____			
Social Security Number: _____			DOB: _____		
Property Address: _____					
City: _____		State: _____		Zip: _____	
Value/Sales Price: \$ _____		Loan Amount: \$ _____		LTV: _____ %	
CLTV: _____ %					
Property Type: _____ SFR _____ Condo _____ PUD _____ Duplex _____ Triplex _____ Fourplex _____					
Occupancy: _____ Primary _____ 2 nd Home _____ Investment _____		DTI: _____ %			
Loan Type: _____ Conventional _____ Non-Conforming (Jumbo) _____		Other: _____			
Loan Purpose: _____ Purchase _____ No Cash Out Refi _____ Cash Out Refi _____					
Doc Type: _____ Full _____ AltDoc _____ Stated _____ NoDoc _____		Other: _____			
Loan Type: (30 Fixed etc.) _____		Margin: _____		Index: _____ %	
Collect Escrow Fees: _____ Yes _____ No (there is a fee for no escrows)					

****NOTE** LOAN PACKAGES MUST ARRIVE AT OUR CORPORATE OFFICE WITHIN SEVEN (7) BUSINESS DAYS OF LOCK CONFIRMATION.**

15 day lock 30 day lock 45 day lock 60 day lock | | 90 day lock

Desired Interest Rate: _____ % Desired YSP: _____ % Origination Fee: _____ %

LO Signature: _____ Date: _____

****Final Interest Rate and YSP will be Determined by Applying All Investor Adjustments!****

****Locks Must Be Faxed Into Our Office BEFORE 3:00 PM (MT)****

*****A Locked Loan is NOT a Commitment to Lend*****

- Notwithstanding the stated price, prices may be adjusted based on lenders analysis of the risk factors of the loan and borrower(s) credit profiles.
- Your loan rate lock is not guaranteed until you receive our Lock Confirmation via fax.
- Please contact our Corporate Office at (801) 466-3988, if you do not receive a Lock Confirmation within 24 hours.

LOCK CONFIRMATION

CORPORATE OFFICE USE ONLY

Lock Date: _____ Lock Expiration: _____

15 day lock 30 day lock 60 day lock 60 day lock 90 day lock

ADJUSTMENTS:

(+/-) _____ Points	Reason: Cash-Out	(+/-) _____ Points	Reason: _____
(+/-) _____ Points	Reason: FICO	(+/-) _____ Points	Reason: _____
(+/-) _____ Points	Reason: LTV	(+/-) _____ Points	Reason: _____
(+/-) _____ Points	Reason: _____	(+/-) _____ Points	Reason: _____

Locked Rate: _____ %

Locked Price (YSP): _____ %

Origination Fee: _____ %

Locked By: _____