

ALT-A LOCK REQUEST FORM

Account Executive: _____ Account Manager: _____

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|---------------------------|--|---------------------|
| BROKER INFORMATION | | Loan Number#: _____ |
| Company Name: _____ | | Phone: _____ |

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| Loan Officer: _____ Email: _____ Phone: _____ | Loan Processor: _____ Email: _____ Phone: _____ |
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SUBJECT PROPERTY
Address: _____, City _____, State: _____, Zip: _____

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| BORROWER FICO: _____ First Name: _____ Last Name: _____ Email: _____ | CO-BORROWER FICO: _____ First Name: _____ Last Name: _____ Email: _____ |
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| TRANSACTION <input type="radio"/> Purchase <input type="radio"/> R/T Refinance <input type="radio"/> Cashout | OCCUPANCY <input type="radio"/> Primary <input type="radio"/> 2 nd Home <input type="radio"/> Investment | AMORTIZE <input type="radio"/> 30 Yr Fixed <input type="radio"/> 15 Yr Fixed <input type="radio"/> 7/1 ARM <input type="radio"/> 5/1 ARM Interest Only | PROPERTY TYPE <input type="radio"/> Detached SFR <input type="radio"/> Attached SFR <input type="radio"/> Condo <input type="radio"/> Non-Warrantable Condo <input type="radio"/> 2 Unit <input type="radio"/> 3-4 Unit | LOAN VALUES Purchase Price: \$ _____ Appraised Value: \$ _____ Loan Amount: \$ _____ LTV: _____% CLTV: _____% DTI: _____% Rate: _____% |
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IMPOUNDS ARE REQUIRED ON ALL ALT-A LOANS

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| PROGRAMS <u>Alt-A PRIME</u> <input type="radio"/> Full Doc <input type="radio"/> 24 Months Bank Statements | <u>Alt-A Platinum (00/2nd)</u> <input type="radio"/> Full Doc <input type="radio"/> 12 Months Bank Statements <input type="radio"/> 24 Months Bank Statements | <u>Alt-A Silver(00/2nd)</u> <input type="radio"/> Full Doc <input type="radio"/> 24 Months Bank Statements | <u>Alt-A Diamond (Non-Owner)</u> <input type="radio"/> Full Doc <input type="radio"/> 12 Months Bank Statements <input type="radio"/> 24 Months Bank Statements | <u>Alt-A Diamond Plus (Non-Owner)</u> <input type="radio"/> No Ratio <input type="radio"/> DSCR |
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| <p>LOCK INFORMATION Grade: <input type="radio"/> Bankruptcy <input type="radio"/> Foreclosure <input type="radio"/> SS<48 mo <input type="radio"/> 0x30x12 <input type="radio"/> 0x60x12 <input type="radio"/> 0x90x12 Base Rate %: _____ FICO used for pricing: _____ Interest Only? <input type="radio"/> Yes ADJUSTMENTS Reserves _____ Bank Statements: _____ DTI > 43%: _____ Loan Amount _____ Cashout: _____ Occupancy: (If applicable) _____ <input type="radio"/> 2nd Home- Property Type: (If applicable) _____ <input type="radio"/> Condo <input type="radio"/> 2-4 Units Program: (If applicable) _____ <input type="radio"/> 7/1 ARM <input type="radio"/> 15 Yr Fixed <input type="radio"/> 30 Yr Fixed Total Adjustments: _____ NET RATE: _____ % Margin: _____ %</p> | <p>LOCK INFORMATION – Alt-Prime Base Rate %: _____ FICO used for pricing: _____ Interest Only? <input type="radio"/> Yes ADJUSTMENTS Bank Statements: _____ DTI > 43%: _____ Loan Amount _____ Cashout: _____ Occupancy: (If applicable) _____ <input type="radio"/> 2nd Home- Property Type: (If applicable) _____ <input type="radio"/> Condo <input type="radio"/> 2-4 Units Program: (If applicable) _____ <input type="radio"/> 7/1 ARM <input type="radio"/> 15 Yr Fixed <input type="radio"/> 30 Yr Fixed Total Adjustments: _____ NET PRICE: _____ % Margin: _____ %</p> | <p>*INVESTMENT PROPERTIES ONLY* No PPP 1 Yr PPP 2 Yr PPP 3 Yr PPP BROKER COMPENSATION *BORROWER PAID ONLY ON ALL ALT-A LOANS* Broker's Fee: \$ _____ LENDER'S FEE: <input type="radio"/> ALT-A - \$1,495 LOCK PERIOD: <input type="radio"/> 30 <input type="radio"/> 45</p> |
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LOCK APPROVED: _____
LOCK REQUEST BEFORE 3:30 PM PST WILL BE CONFIRMED THE SAME DAY

SIGNATURE: _____ DATE: _____