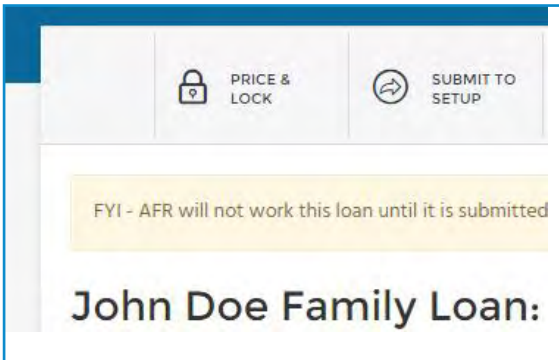


How to lock new loan:

1. **Click into the loan** from within the pipeline view.
2. At the top left, **click Price & Lock**.



3. Run through the options listed to make sure all fields are completed and accurate.

When you click **"Get Lock Price"** at the bottom right, any missing fields will turn red and must be completed.

Look through the pricing related loan details to make sure they are correct. You can edit or complete any of these fields by clicking the Edit Loan link in the yellow bar above:

LOAN DETAILS

Need to make a change? [Edit Loan](#)

Pricing Related Loan Details

Comp Source:	Lender Paid	Loan Purpose:	Purchase
Lender Fee:	No -- Fee Bought Out	Loan Amount:	\$120,000.00
Property Value:	\$150,000.00	Sub Financing:	\$0.00
LTV:	80.000%	Underwriting Type:	DU
Underwriting Result:	DU Approve/Eligible	Waive Escrows:	No
Property State:	NJ	Property County:	MORRIS
Property Type:	Detached	Number of Units:	1
Occupancy Type:	Primary	First Time Home Buyer:	No
Representative FICO:	700	Documentation Type:	Full

After all fields are completed and correct, you can choose the Amortization type, loan term and lock term below. The Loan type is determined by the info in the fnm file that was uploaded, or synced from our Encompass system if it has been updated by AFR.



LOAN CENTER

Once all fields are completed and options chosen, click the **Get Lock Price** Button.

LOAN TERMS

Loan Type: Loan type was determined during registration.

Amortization Type: Select multiple (if applicable).

Loan Term (years): Select multiple (if applicable).

Lock Term (days): Select one.

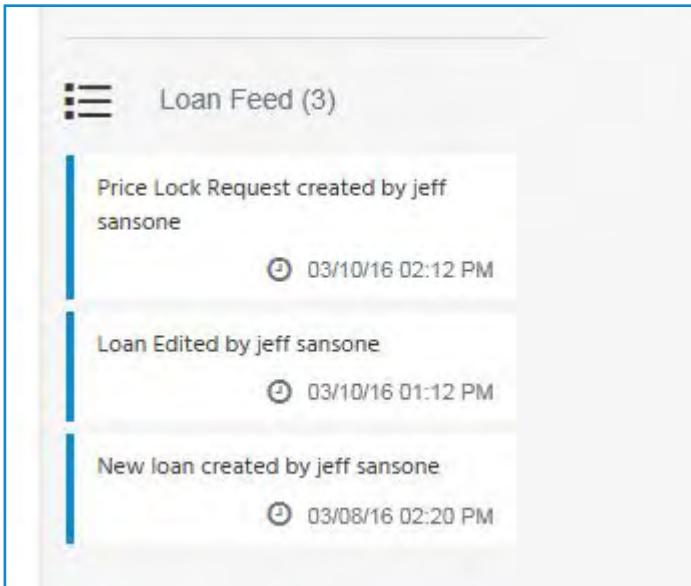
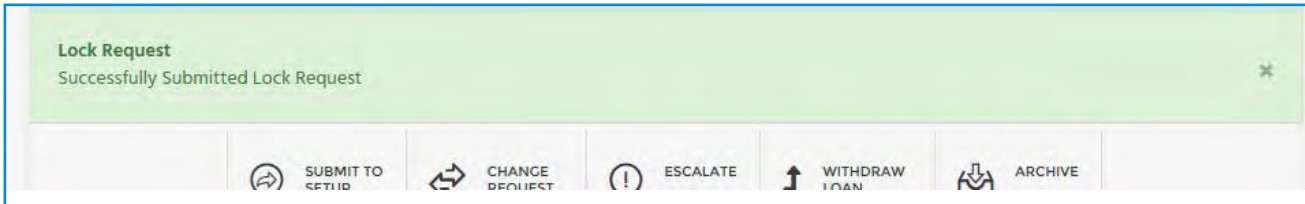
All eligible programs will be listed, with their corresponding loan adjusters broken out.

ELIGIBLE PROGRAMS				
▼ 30 YR FIXED CONFORMING				
<input type="checkbox"/> Price Adjustments (4)				
UW FEE BUYOUT: LOAN AMT > \$85K - \$125K: -0.750				
TERM >15 YEARS; SCORE 700 - 719, LTV > 75, LTV <= 80: -1.250				
LOAN AMT > \$85K - \$125K: -0.500				
COMP ADJUSTMENT: -2.750				
Lock Period: 30 Days	Rate	Price	Payment (P&I)	Lock Request
Expiration Date: 04/11/2016	5.000%	101.867	\$644.19	<input type="button" value="REQUEST"/>
	4.990%	101.817	\$643.45	<input type="button" value="REQUEST"/>
	4.875%	101.359	\$635.05	<input type="button" value="REQUEST"/>
	4.750%	100.851	\$625.98	<input type="button" value="REQUEST"/>

Scroll down for more eligible programs and a list of any ineligible programs. If ineligible, the reasons why are listed right below the program.

Choose the rate you wish to lock by clicking the **Request** button to the right. Then on the next screen, confirm your request by clicking **Submit Request**.

Once successfully requested, you will get a green bar across the top indicating the lock request and the loan feed to the right will show the date/time and who requested the rate lock.



Once the lock request is sent, in the time between lock request and confirmation, this yellow bar will appear at the top of the loan details screen:



The AFR Lock Desk will review and accept or deny the lock request and the lock info will be entered and viewable in the Loan Details screen.