

Wholesale Rate Lock Request

MSC | ADVANTAGE

Mortgage • Service • Consulting
a division of Guild Mortgage

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**DO NOT PLACE LOCK REQUEST WITH LOAN SUBMISSION FORM OR CONDITIONS.
Please note that this form does not constitute a binding lock until confirmed by MSC Advantage.**

Loan Officer:		Phone:	
Borrower:		SSN:	
Co-Borrower:		SSN:	

Property Address:							
City:		State:		Zip:		County:	

Program Name:				Loan Amount:			
Note Rate:		FIXED	ARM	SP/AV:			
Lien Position:		Term:	(Yrs)	LTV/CLTV/HCLTV:			
ARM Info:		Index:		Buydown? Yes No If yes, Start Rate:			
Adj Cap:		Floor:		Occupancy:	O/O	2nd Home	Non-Owner
1st Adj Cap:		Margin:		Impounds:	Yes	No	
1st Adj Date:		Life Cap:		Documentation Type:	Full/Alt		
Prepay? Y N Hard ___(yrs) Soft ___(yrs)				SIVA	SISA	Other:	_____
Purpose: Purchase Rate/Term Cash Out Streamline				Total DTI:		Credit Score:	
Property Type:	SFR	HighRise Condo	LowRise Condo	PUD	2 Units	3 Units	4 Units MH

Pricing Information

Short term locks available ONLY IF ALL prior to doc conditions are cleared.

Prior to Submission Locks: Not available on 15 day term.

Lock Period: 15 30 45 60 Other: _____						Pricing	
Rate Adjustments		Price Adjustments		Margin Adjustments		Base Rate: _____	
Adj Type	Rate Adj (+/-)	Adj Type	Price Adj (+/-)	Adj Type	Marg Adj (+/-)	Total Rate Adj (a)* _____	
						Final Rate: _____	
						Base Price: _____	
						Total Price Adj (b)** _____	
						Final Loan Officer Price: _____	
						Base Margin: _____	
						Total Margin Adj (c)*** _____	
						Final Margin: _____	
Total (a)*		Total (b)**		Total (c)***			

For MSC Use Only

Lock Confirmed By:		MSC Loan Number:	
Date:		Time:	