

## BROKER RATE LOCK AND REGISTRATION JUMBO RATE LOCK - MIDWEST

This form is to be used if LoanKinection is unavailable. Please e-mail completed rate lock request to: ratelocks@kinecta.org.  
 If the terms of the loan are changed upon loan submission, the rate lock may be modified.

<b>BROKER INFO</b>	FILE REC'D: <b>Y / N</b>		KINECTA LOAN #:		ACCOUNT EXECUTIVE:	
	PRIMARY BROKER CONTACT:			KFCU ID #:	COMPANY NAME:	
	BROKER EMAIL ADDRESS:			BROKER PHONE #:		
	PROCESSOR NAME:			COMPANY FAX #:		
	PROCESSOR EMAIL ADDRESS:			PROCESSOR PHONE #:		
<b>BORROWER &amp; PROPERTY INFO</b>	BORROWER NAME:				CO-BORROWER NAME:	
	BORROWER SSN:		MID FICO:	CO-BORROWER SSN:		MID FICO:
	LOAN AMOUNT:		ESTIMATED VALUE:		LTV/CLTV:	
	PROPERTY ADDRESS:					
<b>LOAN INFO</b>	LOAN PROGRAM: <input type="checkbox"/> 3/1 LIBOR ARM <input type="checkbox"/> 5/1 LIBOR ARM		<input type="checkbox"/> 7/1 LIBOR ARM <input type="checkbox"/> 10/1 LIBOR ARM		<input type="checkbox"/> 15-year fixed <input type="checkbox"/> 30-year fixed	
	TRANSACTION TYPE: <input type="checkbox"/> Purchase <input type="checkbox"/> Rate / Term Refinance <input type="checkbox"/> Cash-Out Refinance		PROPERTY: <input type="checkbox"/> SFR <input type="checkbox"/> Condo <input type="checkbox"/> Condo > 4 stories <input type="checkbox"/> Units # _____		OCCUPANCY: <input type="checkbox"/> Owner occupied <input type="checkbox"/> Second Home / FPR+ <input type="checkbox"/> Vacation	
			MORTGAGE INSURANCE: <b>Y / N</b> <input type="checkbox"/> Borrower-Paid Monthly <input type="checkbox"/> Borrower-Paid Split Edge <input type="checkbox"/> Borrower-Paid Single Premium		FEATURES: <input type="checkbox"/> Interest-Only <input type="checkbox"/> Asset Utilization	
LOCK PERIOD: <input type="checkbox"/> Float <input type="checkbox"/> 45 days						
Loan Originator Compensation: <input type="checkbox"/> Borrower-Paid <input type="checkbox"/> Lender-Paid    LP Compensation plan: _____%, \$, or both						

+Future Primary Residence

	TODAY'S RATE SHEET DATED:	BASE RATE:	BASE PRICE:	MARGIN:
	<b>CHECK APPLICABLE PRICING ADJUSTMENTS</b>	%	%	%
<input type="checkbox"/>	LTV ≤ 70% and FICO >780			
<input type="checkbox"/>	FICO 700 - 719			
<input type="checkbox"/>	FICO <700			
<input type="checkbox"/>	LTV and/or CLTV >75% - 80%			
<input type="checkbox"/>	LTV and/or CLTV >80% - 90%			
<input type="checkbox"/>	Loan Amount < \$1,000,000			
<input type="checkbox"/>	Purchase Transaction			
<input type="checkbox"/>	Condo ≤ 4 stories			
<input type="checkbox"/>	Condo > 4 stories			
<input type="checkbox"/>	Cash Out			
<input type="checkbox"/>	Interest-Only			
<input type="checkbox"/>	Second Home FPR / Vacation Home			
<input type="checkbox"/>	Owner-Occupied 2 Units			
<input type="checkbox"/>	DTI > 38% - 43%			
<input type="checkbox"/>	DTI > 43% - ≤ 50%			
<input type="checkbox"/>	DTI > 50%			
<input type="checkbox"/>	Asset Utilization			
<input type="checkbox"/>	LPMI			
<input type="checkbox"/>	Exception / Other (describe below)			
	FINAL RATE and Price (+/-)	%	%	
	Include negative price in the GFE section 1 and section 2, box 2. Include positive price in GFE section 2, box 3.			
	BROKER REBATE (Refer to Wholesale Portfolio Rate Sheet for Maximum Allowable Rebate)			%
	Special Instructions/Comments:			

**Lock Pull Through directly impacts the rate sheet pricing. DO NOT LOCK A LOAN UNLESS YOU ARE CONFIDENT IT WILL CLOSE.**

_____ Broker's Authorized Signature	_____ Date
<b>FOR KINECTA USE ONLY</b>	
RATE LOCK CONFIRMED BY:	E-MAIL: