



## How to Lock a Loan

The lock screen is used when the Loan Officer is ready to complete the lock and does not need to price out a loan. The screens are very similar to our Scenario Pricer.

- Select **LOCK** under **Forms & Docs**
- Make sure all RED fields are completed to accurately price the loan.

**Lock**

Amos Richard Donaldson - FLANAGAN STATE BANK - ID: 13  
3723 Beck Road, St. Joseph, MO 64506  
Phone: 816-294-2667

Fields marked in red are required; all others are optional.

Expand All Collapse All

**Contact Information**

Contact Name	Contact Phone	Contact Fax	Contact Email
Amos Richard Donaldson	816-294-2667		amosdonaldson@flanagansta

**Product Information**

Product Name	Loan Number	Investor Loan #
Conventional 30	PRA11614658	

**Borrower Information**

Borrower First Name	Borrower Last Name	Borrower Generation	Borrower SSN
Amos	Test		555-55-5555
Borrower Credit Score	Borrower No Credit Score		
0	No		
Co-Borrower First Name	Co-Borrower Last Name	Co-Borrower Generation	Co-Borrower SSN
Co-Borrower Credit Score	Co-Borrower No Credit Score		
0			
Representative Credit Score	Citizenship Status	1st Time Homebuyer	Self Employed
Borrower	US Citizen		

**Property Information**

Address Number	Address Street	Address Unit

- Make sure to fill in any discount that you end up charging on the lock field when necessary.
- Select **Price** at the very bottom.

Construction/Construction Permanent Only

**Other Lock Information**

Origination Fee %	Origination Fee \$	Origination Fee
0.000%	\$0.00	\$0.00
Discount Fee		
\$0.00		

**Credit Information**

**Additional Information**

Comments

Validate Duplicate SSN  Yes  No

Validate Lock Eligibility  Yes  No

Price Cancel

- Select the Rate & Number of days by hovering on the link and click the one that you want. Click **LOCK** at the very bottom.

## Lock

**Joshua William Heinrich - 360 Mortgage Inc - ID: Broker - F (FSB119)**  
 28 Westwoods Dr, Liberty, MO 64068  
 Phone: 816-792-2360  
 Performed By: Joshua William Heinrich

**Product Name: USDA** **Product Code: USDA 30**  
**Rate Sheet Effective Time: 12/22/2023 10:20:00 AM** **Price Sheet Code: T1**

Note: Please click on the desired price based on the lock days and note rate.

Note Rate	15 days	30 days	45 days	60 days
7.625%	104.391	104.233	104.062	103.812
7.500%	104.025	103.868	103.696	103.446
7.375%	103.517	103.360	103.188	102.938
7.250%	102.950	102.793	102.621	102.371
7.125%	103.871	103.743	103.586	103.336
7.000%	103.487	103.353	103.196	102.946
6.875%	102.972	102.872	102.690	102.440
6.750%	102.383	102.284	102.101	101.851
6.625%	102.597	102.532	102.412	102.162
6.500%	102.244	102.079	101.992	101.742

  

Net Buy Price Detail			
Lock Period 15 Days	Rate	Price	Margin
<b>Base</b>	7.000%	103.362	0.000%
<b>Adjustments</b>	0.000%	0.125	0.000%
<i>Total Loan Amount &gt; 100000 then price adjustment = 0.125</i>	0.000%	0.125	0.000%
<i>Credit Score &gt; 679 and Credit Score &lt;= 719 then price adjustment = 0</i>	0.000%	0.000	0.000%
<b>Net Price</b>	7.000%	103.487	0.000%

Lock
Return
Cancel

Confirmation will be sent via email. It is the LO's responsibility to insure the pricing is as expected. If not, email the Lock Desk immediately at: [lockdesk@flanagansstatebank.com](mailto:lockdesk@flanagansstatebank.com)