



HOW TO: Request a Lock Extension

If an extension is needed on your already locked loan, you may request that under the Product Pricing and Lock Tab. (The extension can only be requested prior to the loan expiring. If it does expire before you are able to request please contact Secondary Markets.)

Step 1: Click on Change Request

Suzi Builder
5404 Pawnee Trail, LOUISVILLE, KY, 40207
02Sample Co - Wholesale

Loan Number: **1711000799** | Loan Type: **Conventional** | Rate: **4.500%**
Total Loan Amt: **\$200,000.00** | Loan Purpose: **No Cash-Out Refin...** | LTV/CLTV: **74.07% / 74.07%**

Wh 1st

Product, Pricing & Lock

View Lock History **Change Request**

Current Lock Status: **Locked**

Towne FNMA Conforming 30 Yr Fixed

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base	4.500	103.500	\$7000.00
LTV is 70.01-75.00%, And FICO is >=740		-0.250	\$(500.00)
Net	4.500	103.250	\$6500.00

Pricing Effective Date: 11/07/2017 | Delivery Type: NA | Lock Effective Date: 11/07/2017 | Lock Expiration Date: 12/06/2017 | Lock Period: 31 days | New Lock Expiration Date:

Step 2: Click on Change Request

OB Change Request

Selected Loan: Loan ID: 3684 | Status: Locked | Borrower: [Name]

Save As Prospect | Submit

Lien Information

- First Lien Amt: 106000
- Second Lien Amt: 0
- HELOC Line Amt: 0
- HELOC Drawn Amt: 0

Search for First | Search for Second | Search for HELOC

Loan Information

- Price/Estimated Value: 160000
- Appraisal Amount: 160000
- Loan Purpose: Purchase
- Cash-Out Amount: 0.00
- LTV: 66.25
- CLTV: 0
- HCLTV (Line Amt): 0
- HCLTV (Drawn Amt): 0
- Waive Escrows: No
- Current Servicer: Not Applicable
- Months of Reserves: 1
- HomeReady AMI Eligible: Yes

Borrower Information

- Borrower First Name: Suzanne
- Borrower Last Name: Adkins
- FICO: 750
- Self Employed: No
- Income Documentation: Verified
- Asset Documentation: Verified
- Employment Documentation: Verified
- DTI Ratio: 17.716
- Citizenship: U.S. Citizen
- First Time Home Buyer: No
- Non-Occupant Coborrower: No

Property Information

- Occupancy: [Type]
- Property Type: [Type]
- Number of Units: [Count]
- Number of Stories: [Count]

Encompass How To – Request a Lock Extension

- Select Lock Extension
- Select Lien
- Enter Lock Extension days
- Click Calculate Cost-for cost look up
- Click Submit Request

OB Change Request

Pipeline Change Request New Search RateSheet

Selected Loan: Loan ID: 3684 Status: Locked Borrower:

Submit a change request

Select type of change request:

1. Lock Extension
 Profile Change
2. Select Lien:
First Lien
3. Enter lock extension days: 10
4. **Calculate Cost** Cost Lookup Your request will cost **-0.185**. Final Price after applying the cost is 106.795.
5. **Submit Request**

Borrower Information

Borrower First Name Suzanne	Borrower Last Name Adkins	Borrower Home Phone	Borrower Email
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Loan Summary

Product FNMA Conforming 30 Yr Fixed	Status Locked	LTV 66.25	Lock Expiration 10/23/2017
Loan Amt 106000	Price/Estimated Value 160000	Appraisal Amount 160000	External Milestone
Rate 5	Price 106.98	Lock 30	

Step 4: Click Ok

Message from webpage

Are you sure you want proceed with your lock extension?

OK Cancel

Step 5: Click Submit

Encompass How To – Request a Lock Extension

OB Change Request

Selected Loan: Loan ID: 3684 Status: Locked Borrower:

Loan Field	Original Value	Change Request Value
Price	106.980	106.795
Lock	30	40
Lock Expiration LO	10/23/17	11/02/17
Discount/Rebate (\$/%)	-6.980% (-\$7399)	-6.795% (-\$7203)

Submit **Cancel**

Rates are subject to change without notice
Send mail to Secondary@TowneMortgage.com with questions or comments

Note: Lock changes will appear side by side to show difference in pricing.

Step 6: Click Ok

Message from webpage

! Your change request has been submitted.

OK

Step 7: OB will display Change Request History

OB Change Request History

Selected Loan: Loan ID: 3684 Status: Locked Borrower:

Request Submitted	User	Type	Status	Cost	Details
10/3/2017 8:30:37 AM	TowneTPOConnectLO	Lock Extension	Pending	-0.185	View Details

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