



SAVE THE  
**LOCK**  
RATE

Lock your terms  
**before** you find a home

## LOCK & SHOP PROGRAM

Enjoy peace of mind while you search for your dream home. **Our Lock & Shop Program** secures an interest rate for longer than the standard lock period. Plus, you don't need a fully executed contract!

### HIGHLIGHTS

- Guarantees your rate for 90, 120, or 150 days without requiring a contract on a home
- Takes away the stress of a short-term rate lock for a better homebuying experience
- If rates fall, you have the option to "float down" to a lower rate 30 days before closing if locked on a 120 or 150 day lock\*

### ELIGIBLE PROGRAMS & TERMS

- Conventional, FHA, VA, and USDA with 30-year fixed rates
- 15-year or 30-year fixed rates
- Purchase transactions only

### OTHER REQUIREMENTS

- Upfront fee of 0.500% – Refundable if you aren't approved for the loan
- Loan must close and fund before the lock expires



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Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity. Borrower must identify a property address 30 days prior to closing. \*Loan must be within 30 days of closing. Float down option is current market 45-day price, less 0.125% adjustment to price.