

# EXPRESS MORTGAGE DECISIONS, INC

350 PFINGSTEN ROAD, SUITE #104

NORTHBROOK, IL 60062

LICENSE # 5974

(847) 205-1600 PHONE

(847) 205-1632 FAX

MORTGAGE AMOUNT: \$ \_\_\_\_\_ LOAN TYPE: \_\_\_\_\_

INTEREST RATE: \_\_\_\_\_ % LOAN TERMS: \_\_\_\_\_ YEARS

LOAN DISCOUNT POINTS: \_\_\_\_\_

<b>(INITIALS TO LOCK IN)</b>	<p><b>LOCK-IN SETTLING WITHIN _____ DAYS: *** MUST BE AUTHORIZED BELOW ***</b></p> <p>I/We are requesting that Express Mortgage Decisions, Inc &gt; "Lock-in" prevailing interest rate and loan discount points on this date. I/We are aware that the above stated interest rate and discount points on this date will be in effect for _____-days and if I/We settle on our home within _____-days of application I/We will close at the interest rate and the discount points stated above. Any terms not locked-in by agreement are subject to change until the loan is closed at settlement.</p>
<b>(INITIALS TO FLOAT)</b>	<p><b>FLOATING RATE:</b></p> <p>I/We are aware that the above stated interest rate is the current rate on this date. However, I/We do not wish our interest rate to be "Locked-in" at this time. In order that our settlement may occur on a timely basis, I/We are aware Express Mortgage Decisions, Inc. will "Lock-in" the rate 5 days prior to settlement if I/We have not previously notified Express Mortgage Decisions, Inc. that I/We wish to "Lock-in" our loan.</p> <p>THIS IS TO CONFIRM THAT I/WE ARE AWARE THAT THE ACTION I/WE ARE REQUESTING ABOVE IN NO WAY IS INTENDED TO ACT AS A MORTGAGE APPROVAL</p> <p>Estimate of processing time Express Mortgage Decisions, Inc. estimates that it will take approximately 60 days to process your loan from the date of application to the point of approval, taking into account Express Mortgage Decisions, Inc. 's estimate of time necessary for the performance of any government inspections and other functions necessary to approve the loan. The actual time necessary to process and approve the loan may vary from this estimate due to delays in Express Mortgage Decisions, Inc. receiving required information from you of from such as property appraisals, governmental inspection report, credit reports, surveys, verification statements, title, and other insurance commitments or policies Therefore, Express Mortgage Decisions, Inc. is unable to guarantee that your loan will be approved within the estimated time or prior to the expiration date of any applicable lock-in period.</p> <p>Any applicant may switch to another loan program, however, the interest rate and discount points will be the rate and discount points in effect for the program they have elected to change it on that date. There is a possibility that a fee for changing could be involved. Please contact your authorized representative of Express Mortgage Decisions, Inc. for rates, discounts and costs.</p>

\_\_\_\_\_  
Applicants Signature/Date

\_\_\_\_\_  
Interviewer (Print Name)

\_\_\_\_\_  
Applicants Signature/Date

\_\_\_\_\_  
Interviewer (Signature) / Date