



RATE LOCK PROMISE

Date of Rate Lock

Per our agreement, your mortgage loan terms are locked as follows:

- **Interest Rate:** 6.000%
- **Loan Program:** FXD 30 Year Fixed
- **Loan Amount:** \$200,000
- **Property:** Property to be Financed
- **Rate Lock Expires:** 30 Days from Rate Lock Date

Our Promise

You are hereby guaranteed the terms shown above regardless of market fluctuations so long as the loan closes within the specified time period. Family Mortgage is committed to completing the process of your loan application and closing prior to the expiration date shown above. We will continue to communicate any additional documentation requirements and support needed from you to successfully close.

Your Promise

You are committed in assisting us in a timely fashion with providing any additional credit documents required, informing us of any contract, economic, or credit changes. Further, you agree to close on the loan terms shown above regardless of interest rate fluctuations. In the event rates go higher, you will continue to receive the benefit of your locked in rate. At the same time, if interest rates fall, we will be unable to provide you with a better rate. If however interest rates improve by .5% or more, 15 days or more prior to closing, we will attempt to provide you with better terms.

Loan Approval

A rate lock commitment is not a formal approval of your loan. Your loan request is subject to formal underwriting by a certified underwriter. In the event that you change the loan amount or loan program, the terms above will be renegotiated. Renegotiations are based upon the rates in existence at the time of issuance.

Scott Evans, Loan Officer
Family Mortgage

THANKS FOR CHOOSING FAMILY MORTGAGE!

Telephone 678.483.3300
Fax 678.483.3330