



Introducing

90-Days Lock and Shop*

loanDepot is pleased to introduce our 90-Days Lock and Shop* program. This initiative gives borrowers the ability to lock in their interest rate for 90 days with a fully refundable fee while they search for a home.

PRODUCT	UPFRONT LOCK FEE	% REFUNDABLE	FLOAT DOWN
Conventional (Conforming & High Balance)			
Fixed: 30, 25, 15	\$500	100	Yes
FHA & VA** (Conforming & High Balance)			
Fixed: 30, 25, 15	\$500	100	Yes
USDA*** (Conforming & High Balance)			
Fixed: 30	\$500	100	Yes

Highlights

- A property must be identified by the 60th day of the lock
- Lock fee is 100% refundable upon the loan closing or loan being denied
- Ineligible products include non-conforming (jumbo), Housing Finance Agency (HFA) loans, Affordable Housing programs, renovation, and ARM
- Float down is a one-time only option

**Interested in taking advantage of this new program?
Reach out to me today!**

*Interest rate lock requires a deposit of \$500. Upfront deposit fully refundable at closing if buyer chooses to close with loanDepot (refund in the form of a credit in escrow for the amount of your deposit), or if the buyer cannot find a property within 60 days on the 90-day lock. If buyer cancels loan with a chosen property within the lock period, there will be no reimbursement for any out-of-pocket, loan related costs including the lock deposit. Not available for all programs. Other terms and restrictions apply. Please discuss options with your loan officer. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Rates, terms and availability of programs are subject to change without notice. **Subject to VA Eligibility. ***Subject to geographical restrictions. (042622 687788v2)



Corvi Urling CMPS

NMLS #163870
Loan Consultant
(253) 617-4065 office
(949) 599-6196 cell

200 112th Avenue NE Suite 210
Bellevue, WA 98004

curling@loandepot.com
www.loandepot.com/curling

loanDepot[®]

NMLS#174457



loanDepot.com, LLC. NMLS #174457 (www.nmlsconsumeraccess.org). Licensed by the WA State Department of Financial Institutions, Consumer Loan Company CL-174457. For more licensing information, please visit www.loandepot.com/licensing.