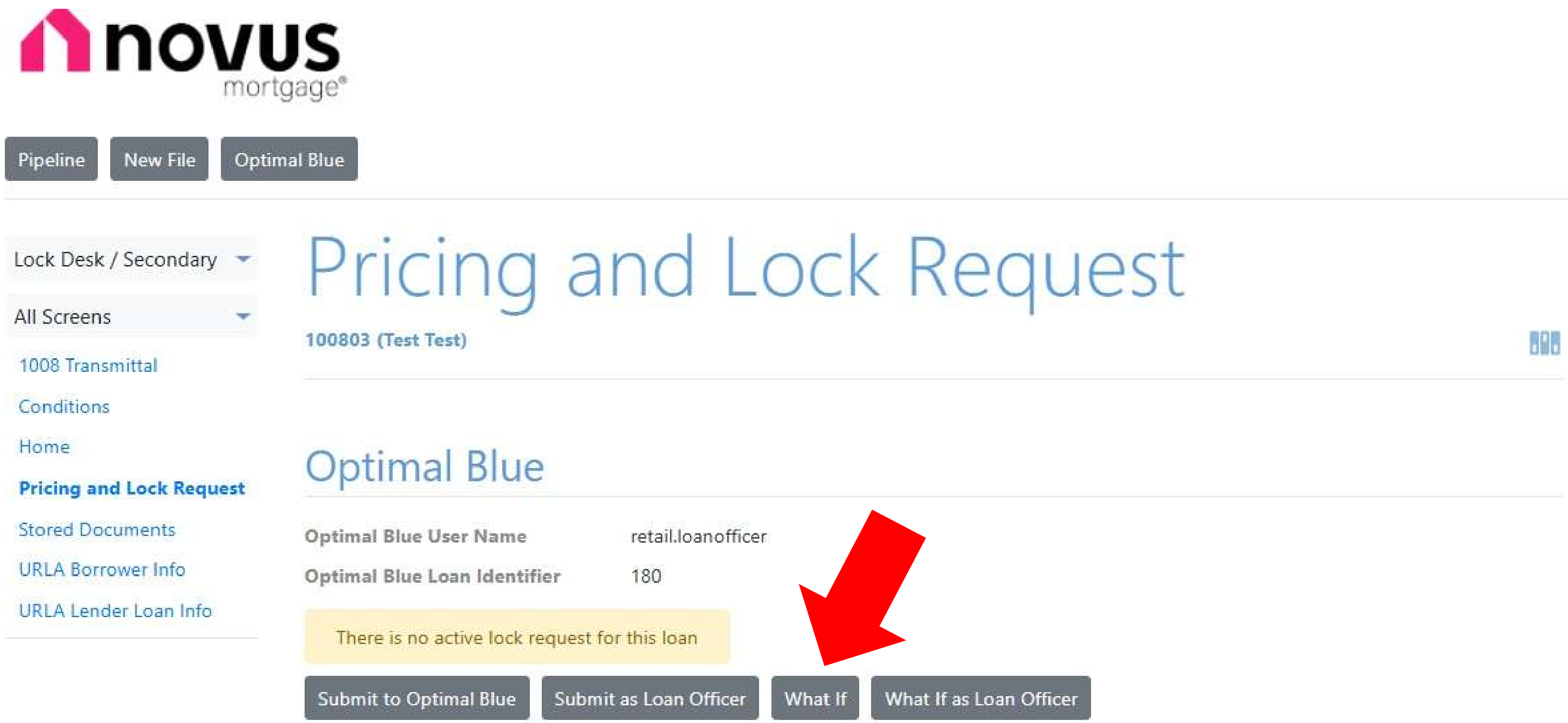
How to Request Lock (including lock extension)

If you need assistance, please reach out to your account executive or account manager.

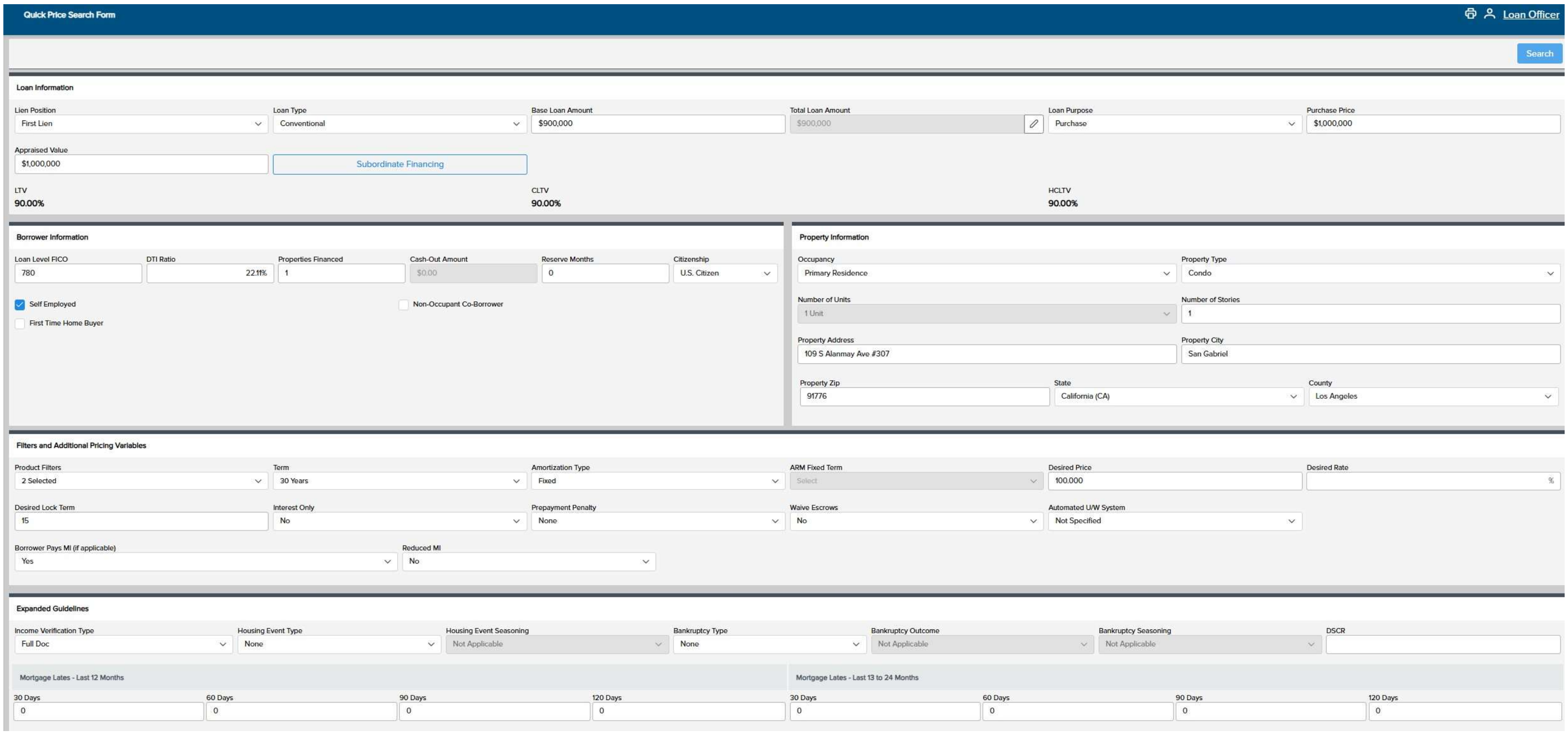
In the file, navigate on the left panel and go to ‘Pricing and Lock Request’ screen. Use ‘What if’ if you want to see the price for the scenarios other than loan is approved with (such as different LTV, DTI, loan amount or PPP).



How to request lock

novus mortgage®

In What If mode, you can play the scenarios for a price, but lock request cannot be made.



Quick Price Search Form

Loan Officer

Search

Loan Information

Lien Position: First Lien
Loan Type: Conventional
Base Loan Amount: $900,000
Total Loan Amount: $900,000
Loan Purpose: Purchase
Purchase Price: $1,000,000
Appraised Value: $1,000,000
Subordinate Financing

LTV: 90.00%
CLTV: 90.00%
HCLTV: 90.00%

Borrower Information

Loan Level FICO: 780
DTI Ratio: 22.11%
Properties Financed: 1
Cash-Out Amount: $0.00
Reserve Months: 0
Citizenship: U.S. Citizen

Self Employed
Non-Occupant Co-Borrower
First Time Home Buyer

Property Information

Occupancy: Primary Residence
Property Type: Condo
Number of Units: 1 Unit
Number of Stories: 1
Property Address: 109 S Alanmay Ave #307
Property City: San Gabriel
Property Zip: 91776
State: California (CA)
County: Los Angeles

Filters and Additional Pricing Variables

Product Filters: 2 Selected
Term: 30 Years
Amortization Type: Fixed
ARM Fixed Term: Select
Desired Price: 100.000
Desired Rate: %
Desired Lock Term: 15
Interest Only: No
Prepayment Penalty: None
Waive Escrows: No
Automated U/W System: Not Specified
Borrower Pays MI (if applicable): Yes
Reduced MI: No

Expanded Guidelines

Income Verification Type: Full Doc
Housing Event Type: None
Housing Event Seasoning: Not Applicable
Bankruptcy Type: None
Bankruptcy Outcome: Not Applicable
Bankruptcy Seasoning: Not Applicable
DSCR:

Mortgage Lates - Last 12 Months

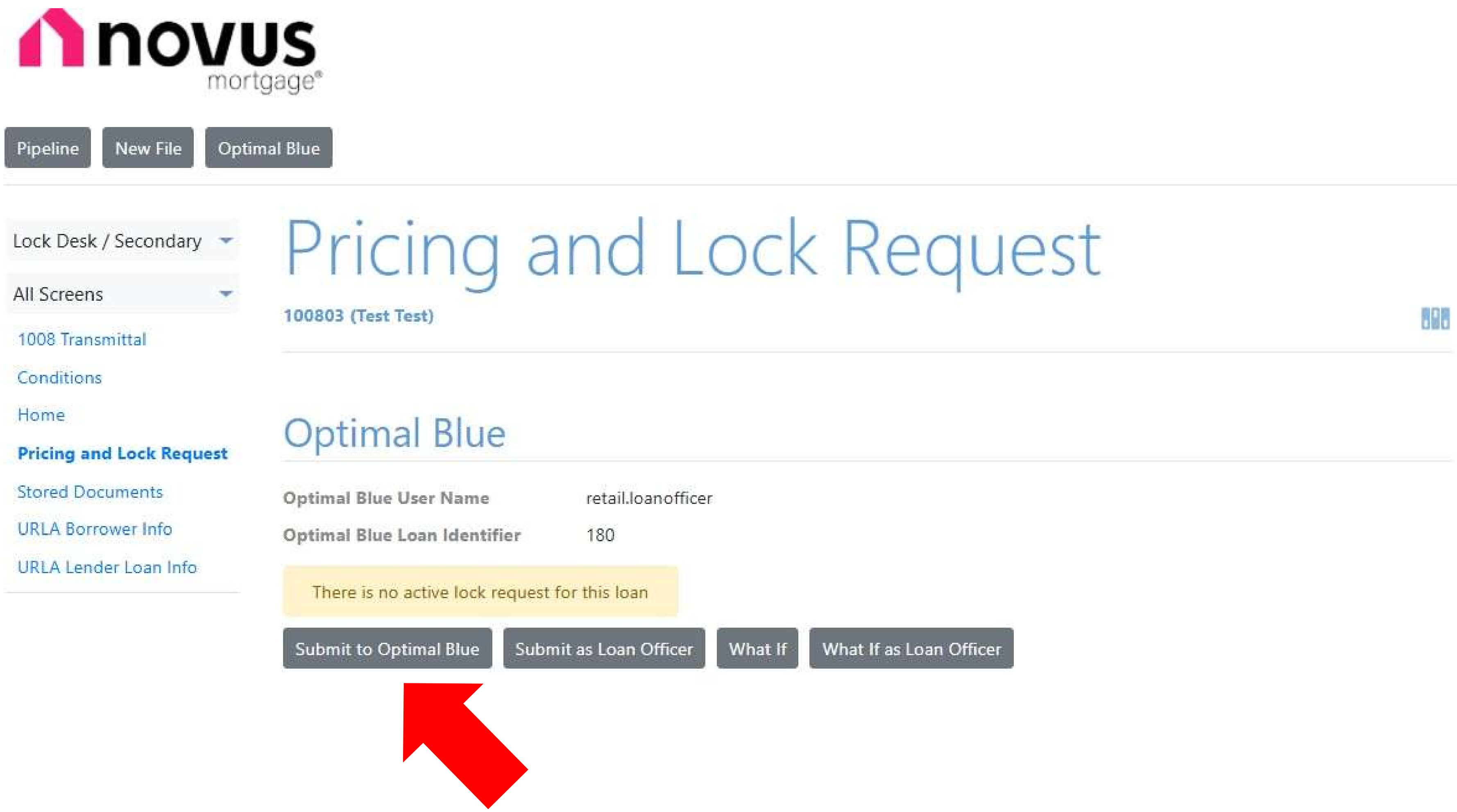
30 Days	60 Days	90 Days	120 Days
0	0	0	0

Mortgage Lates - Last 13 to 24 Months

30 Days	60 Days	90 Days	120 Days
0	0	0	0

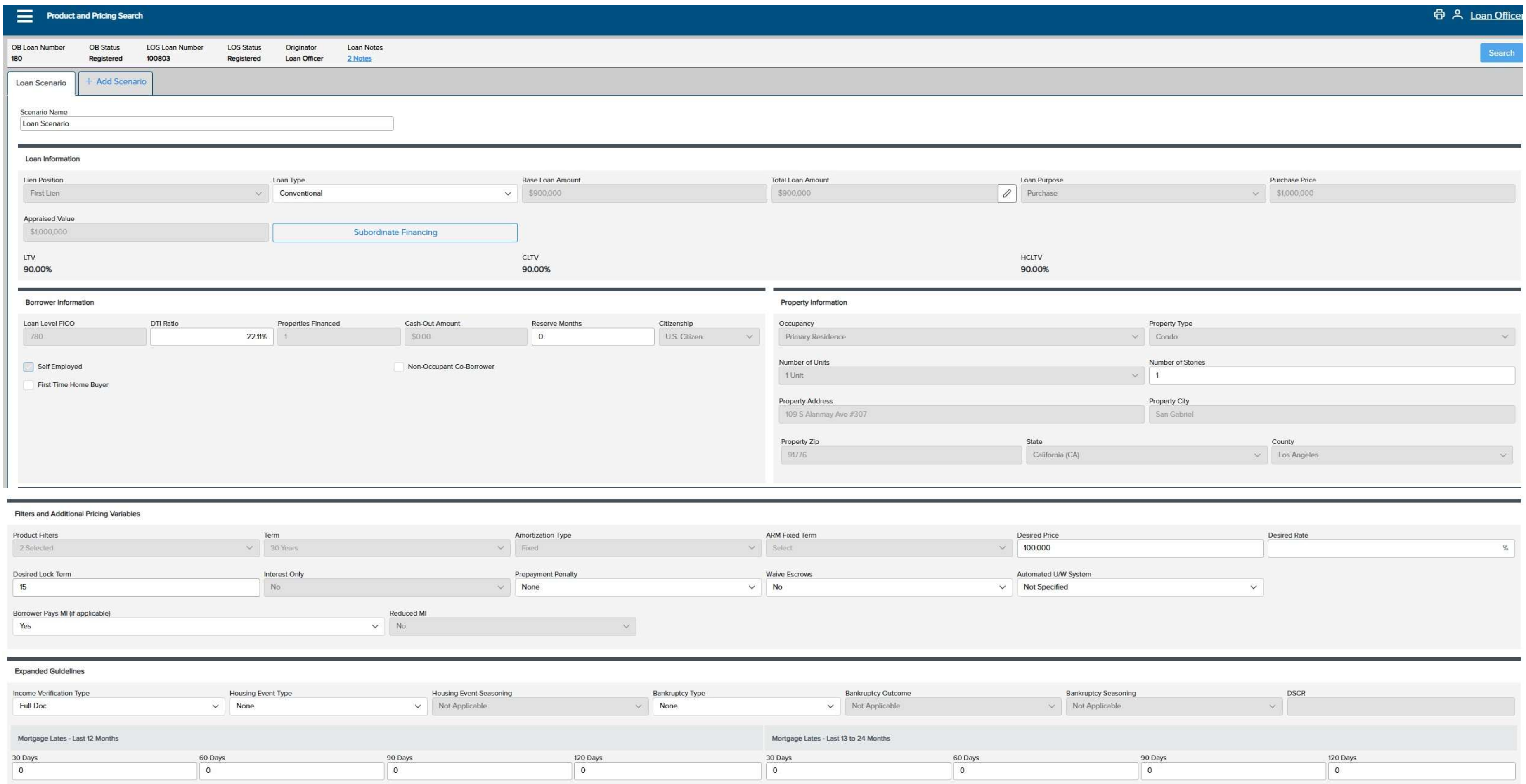
How to request lock

To request the rate lock, please click ‘Submit to Optimal Blue’ and launch the pricing engine in a new tab.



How to request lock

On the search, most of the fields are disabled to prevent the changes on the loan. If anything needs to be changed or updated, please submit a COC.



How to request lock

Select the product that the loan is currently approved with (do not select any other program the loan is not approved for, the lock will be denied) and click the rate/price/period you wish to lock.

All Lock Periods | Single Lock Period | Originator Assistant 0

ELIGIBLE PRODUCTS (2)	RATE	PRICE	QM	DISCOUNT/REBATE	LOCK DAYS	P&I
Novus Mortgage HIGH BALANCE 30 YR FIXED - DU (HB30-DU)	6.750%	100.000	Pass	0.000% $0	15	$5,837

Last Pricing Update: 7/16/2025 8:55:15 AM PT

Search Timestamp: 7/16/2025 4:27:57 PM PT

View: Price

Rate	P&I	15 DAY (7/31/2025)	30 DAY (8/15/2025)
6.250	$5,541.45	98.125	98.000
6.375	$5,614.83	98.625	98.500
6.500	$5,688.61	99.125	99.000
6.625	$5,762.80	99.625	99.500
6.750	$5,837.38	100.000	99.875
6.875	$5,912.36	100.375	100.250
7.000	$5,987.72	100.875	100.750
7.125	$6,063.47	101.000	100.875
7.250	$6,139.59	101.500	101.375
7.375	$6,216.08	101.875	101.750

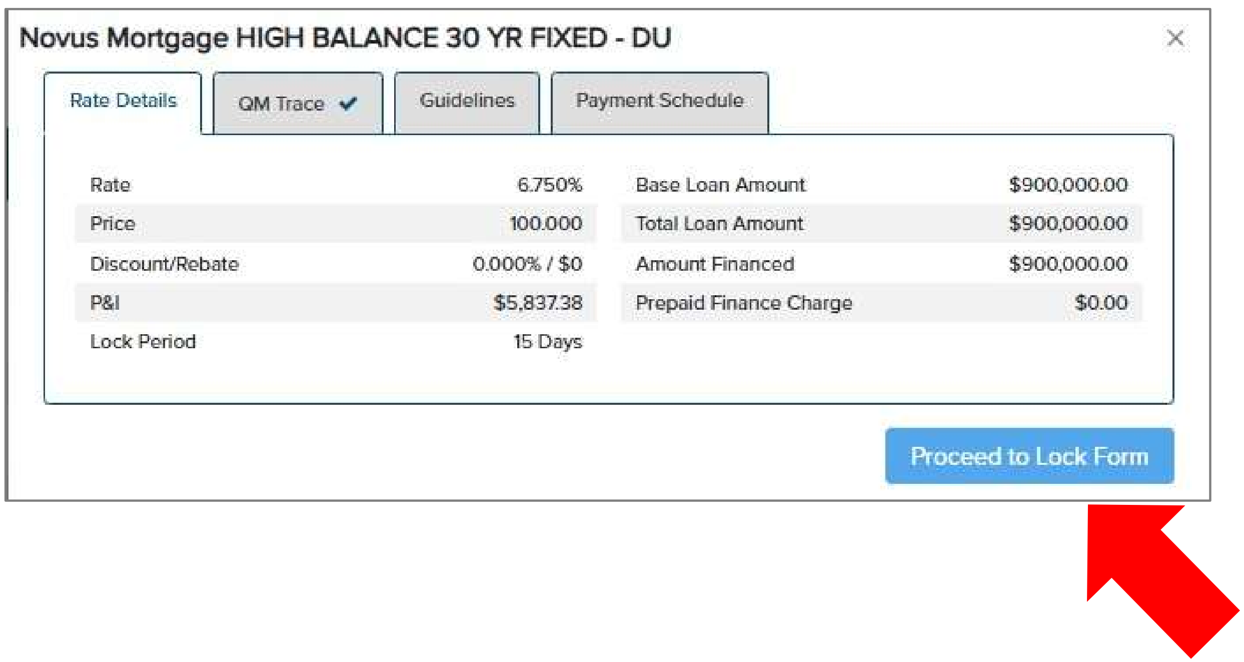
Adjustment Reasons	Points	Rate	Margin
LTV is 85.01-90, And Loan Purpose is Purchase, And FICO is >=780, And Non-Standard Loan Term (Months) is > 15 Yrs	-0.250	0.000	0.000
LTV is 85.01-90, And Property Type is Condo, And Loan Purpose is Purchase	-0.750	0.000	0.000
LTV is 85.01-90, And High Balance/Super Conforming is Yes, And Loan Purpose is Purchase	-1.000	0.000	0.000
Total Adjustments	**-2.000**	**0.000**	**0.000**

Notes/Advisories:

1. Annual Qualifying Income of $420000 is 394.00% of the Los Angeles County FFIEC June 2025 MFI of $106600.
2. Annual Qualifying Income of $420000 is 370.04% of the Los Angeles County FHFA May 2025 AMI of $113500.
3. Depending on the of type of Condo Project and required Review Type, additional restrictions may apply.
4. For this scenario, AUS Not Specified was run through eligibility and pricing as DU.
5. Eligibility is determined based on the DTI entered in the search, if interest rate selected impacts DTI, accurate eligibility can only be ensured by correcting the DTI and running the search again.
6. It is assumed that the Mortgage Insurance is paid by the borrower(s). For LPMI, please select 'No' for Borrower Pays MI.

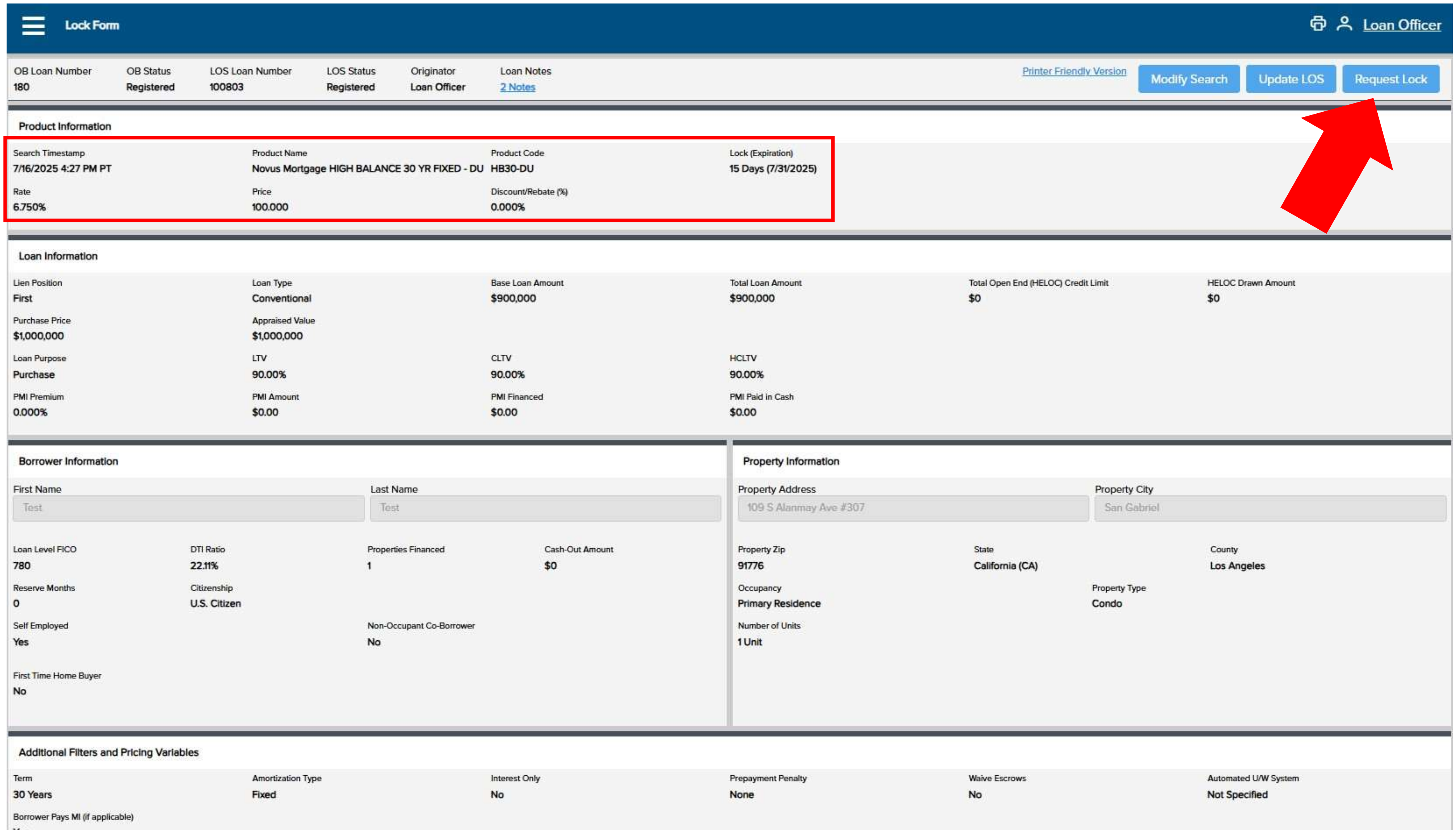
How to request lock

On the pop-up screen, please click ‘Proceed to Lock Form’ to continue.

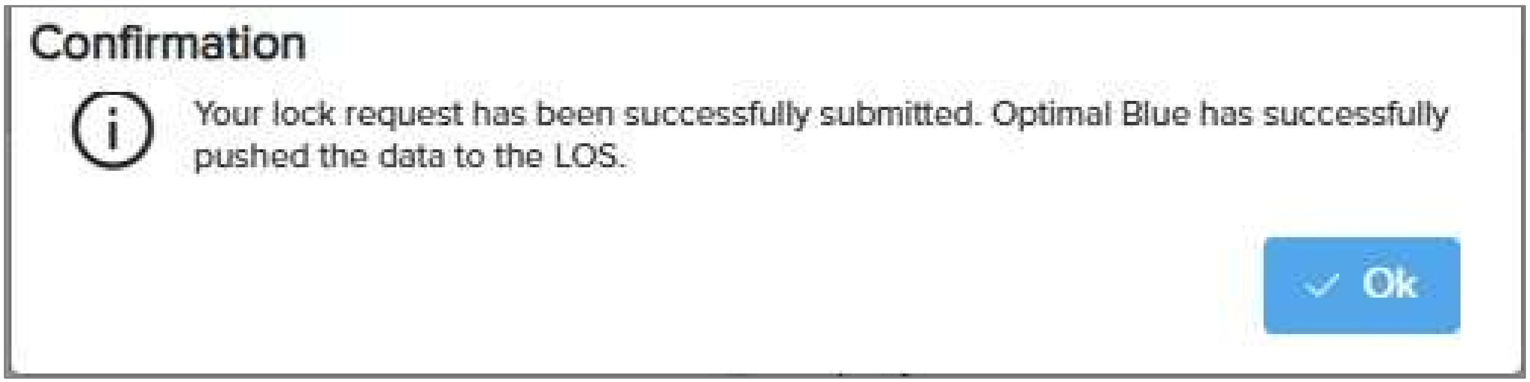


How to request lock

You can review the lock expiration date, rate and the final price. Click ‘Request Lock’ to continue.



Wait for the confirmation pop-up, and click ‘Ok’. If you encounter any message other than successful confirmation, please reach out to Lockdesk at lockdesk@novus-mortgage.com for your issue.



How to request lock

Once all steps are completed, the OB status will be updated to ‘Lock Pending’.

Lock Form

OB Loan Number	OB Status	LOS Loan Number	Originator	Loan Notes
180	Lock Pending	100803	Loan Officer	5 Notes

Product Information

Lock Requested	Product Name	Product Code	Lock (Expiration)
7/16/2025 4:37 PM PT	Novus Mortgage HIGH BALANCE 30 YR FIXED - DU	HB30-DU	15 Days ()
Rate	**Price**	**Discount/Rebate (%)**	
6.750%	100.000	0.000%	

Lockdesk will review the request and send you the lock confirmation via email. Below is the new look of the lock confirmation.

OB Loan Number	OB Status	LOS Loan Number	LOS Status
180	Locked	100803	Registered

Product Information

Product Name	Product Code	Search Timestamp	Lock (Expiration)
Novus Mortgage HIGH BALANCE 30 YR FIXED - DU	HB30-DU	7/16/2025 04:37 PM PT	15 Days (7/31/2025)

Rate	Price	Discount/Rebate (%)	Lock Requested
6.750%	100.000	0.000%	7/16/2025 04:37 PM PT

Loan Information

Lien Position	Loan Type	Base Loan Amount	Total Loan Amount	Purchase Price	Appraised Value
First	Conventional	$900,000	$900,000	$1,000,000	$1,000,000

Loan Purpose	LTV	CLTV	HCLTV
Purchase	90.00%	0.00%	0.00%

Closed End Subordinate Mortgage Total	Total Open End (HELOC) Drawn Amount	Total Open End (HELOC) Credit Limit
$0	$0	$0

Borrower Information

First Name	Last Name	
Test	Test	

Loan Level FICO	DTI Ratio	Properties Financed
780	22.110%	1

Cash-Out Amount	Reserve Months	Citizenship
$0	N/A	U.S. Citizen

Self Employed
Yes

Non-Occupant Co-Borrower	First Time Home Buyer
No	No

Property Information

Property Address
109 S Alanmay Ave #307

Property City	Property State	Property Zip
San Gabriel	California (CA)	91776

Property County
Los Angeles

Occupancy	Property Type
Primary Residence	Condo

Number of Units
1 Unit

Additional Filters and Pricing Variables

Product Type	Term	Amortization Type	Interest Only	Prepayment Penalty	Waive Escrows
Standard	360	Fixed	No	None	No

AUS	Borrower Pays MI	Community Affordable 2nd
DU	Yes	No

Expanded Guidelines

Income Verification Type	Housing Event Type	Housing Event Seasoning	Bankruptcy Type	Bankruptcy Outcome	Bankruptcy Seasoning
Full Doc	None	Not Applicable	None	Not Applicable	Not Applicable

DSCR
N/A

Mortgage Lates - Last 12 Months

30 Days	60 Days	90 Days	120 Days
0	0	0	0

Mortgage Lates - Last 13 - 24 Months

30 Days	60 Days	90 Days	120 Days
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Loan Level Adjustments

Adjustment Reason	Points	Rate	Margin
LTV is 85.01-90, And Loan Purpose is Purchase, And FICO is >=780, And Non-Standard Loan Term (Months) is > 15 Yrs	-0.250	0.000	0.000
LTV is 85.01-90, And Property Type is Condo, And Loan Purpose is Purchase	-0.750	0.000	0.000
LTV is 85.01-90, And High Balance/Super Conforming is Yes, And Loan Purpose is Purchase	-1.000	0.000	0.000
Total Adjustments	**-2.000**	**0.000**	**0.000**

Notes and Advisories

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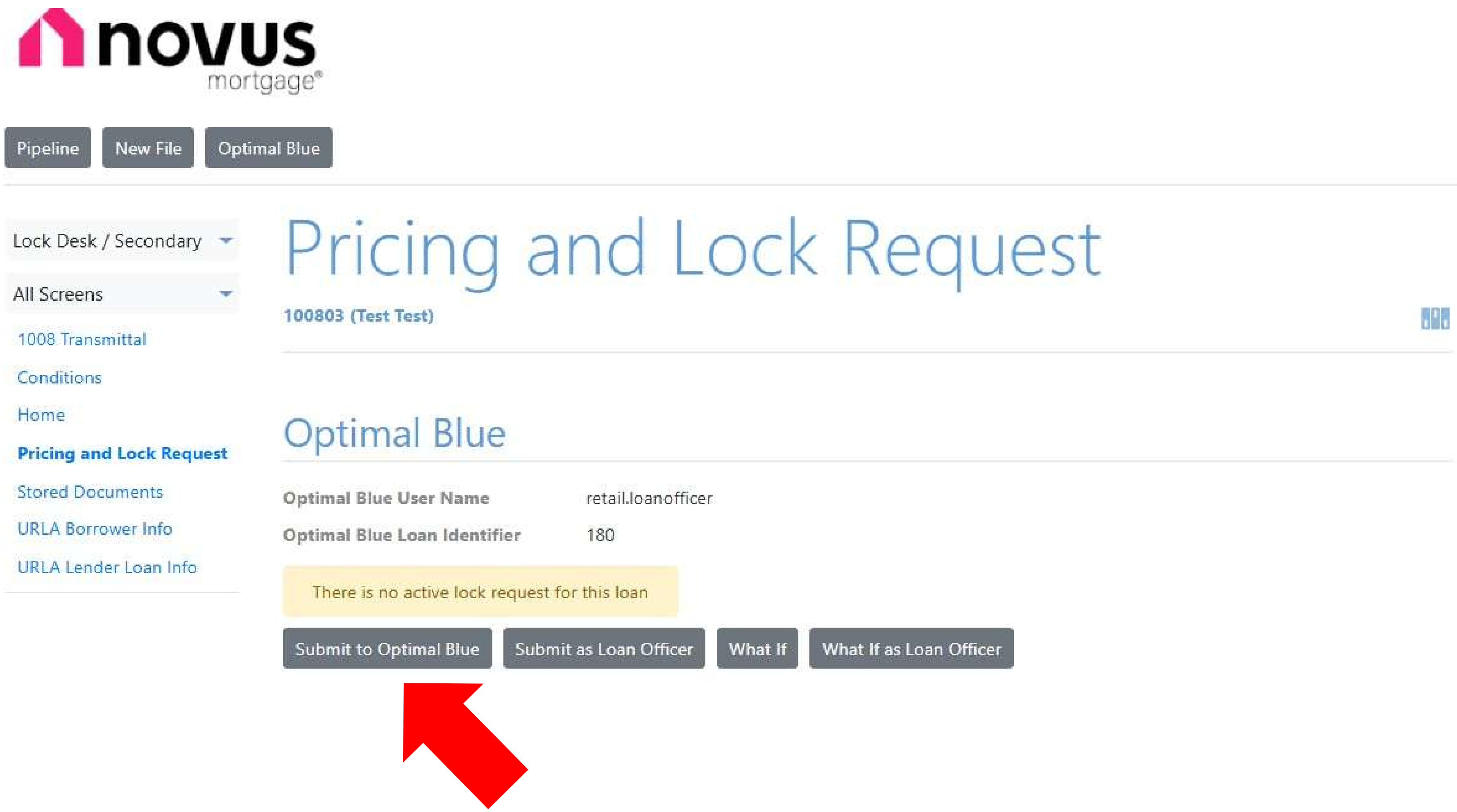
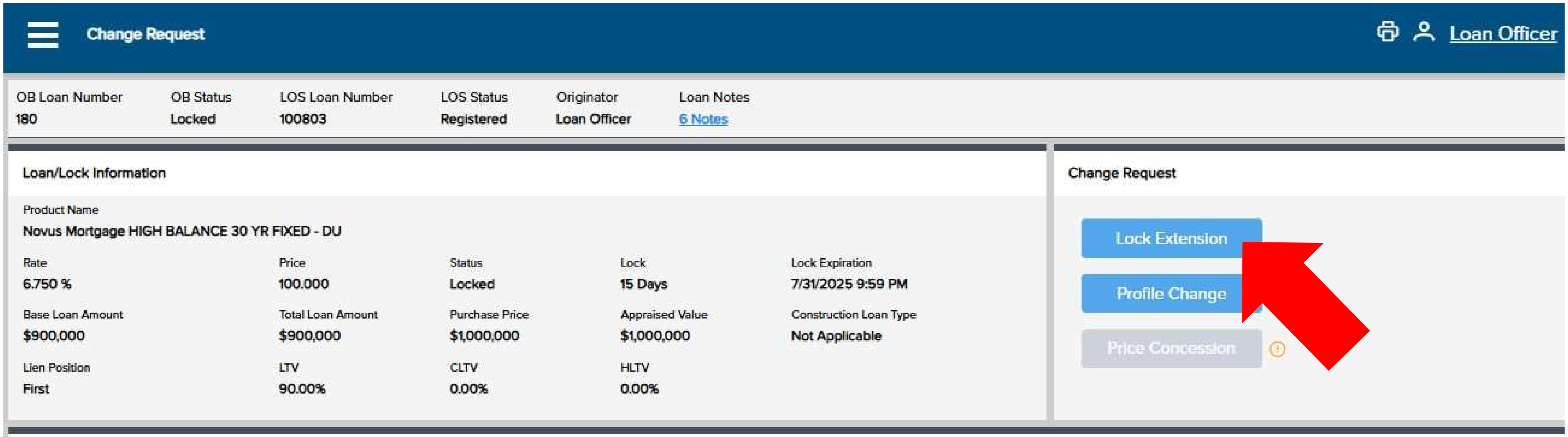
- Eligibility is determined based on the DTI entered in the search, if interest rate selected impacts DTI, accurate eligibility can only be ensured by correcting the DTI and running the search again.
- It is assumed that the Mortgage Insurance is paid by the borrower(s). For LPMI, please select 'No' for Borrower Pays MI.

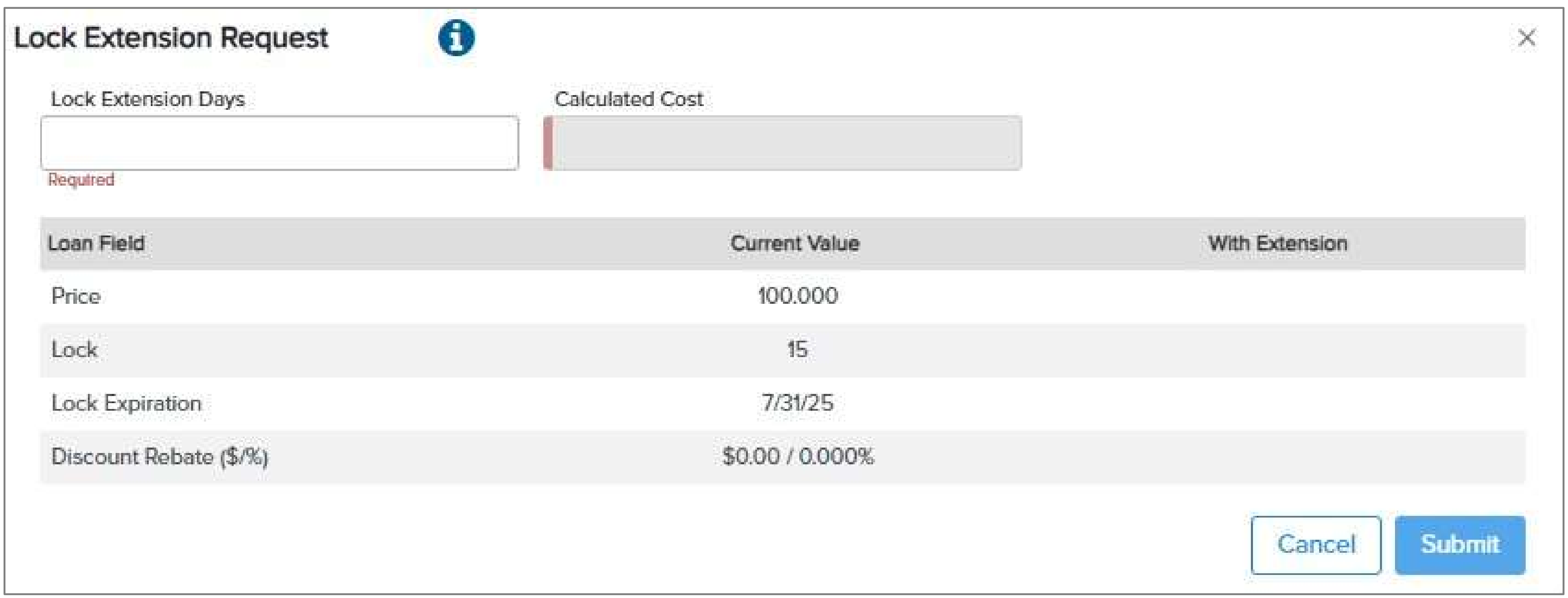
How to request Lock Extension

To request the lock extension, please click ‘Submit to Optimal Blue’ and launch the pricing engine in a new tab.



Click ‘Lock Extension’ and enter the days you wish to extend the lock. Available for extension is 2 days, 7 days and 15 days. If you need longer extension, please reach out to lockdesk.





Each lock extension days have associated costs. If you agree with the costs, click ‘Submit’.

Lock Extension Request

Lock Extension Days: 2

Calculated Cost: -0.125

Loan Field	Current Value	With Extension
Price	100.000	99.875
Lock	15	17
Lock Expiration	7/31/25	8/4/25
Discount Rebate ($/%)	$0.00 / 0.000%	$1,125.00 / 0.125%

Cancel | Submit

Lock Extension Request

Lock Extension Days: 7

Calculated Cost: -0.25

Loan Field	Current Value	With Extension
Price	100.000	99.750
Lock	15	22
Lock Expiration	7/31/25	8/7/25
Discount Rebate ($/%)	$0.00 / 0.000%	$2,250.00 / 0.250%

Cancel | Submit

Lock Extension Request

Lock Extension Days: 15

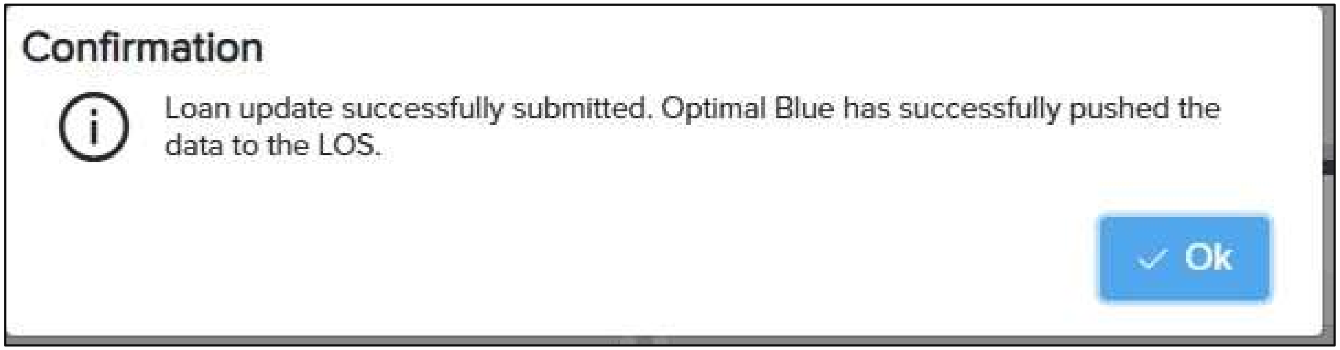
Calculated Cost: -0.375

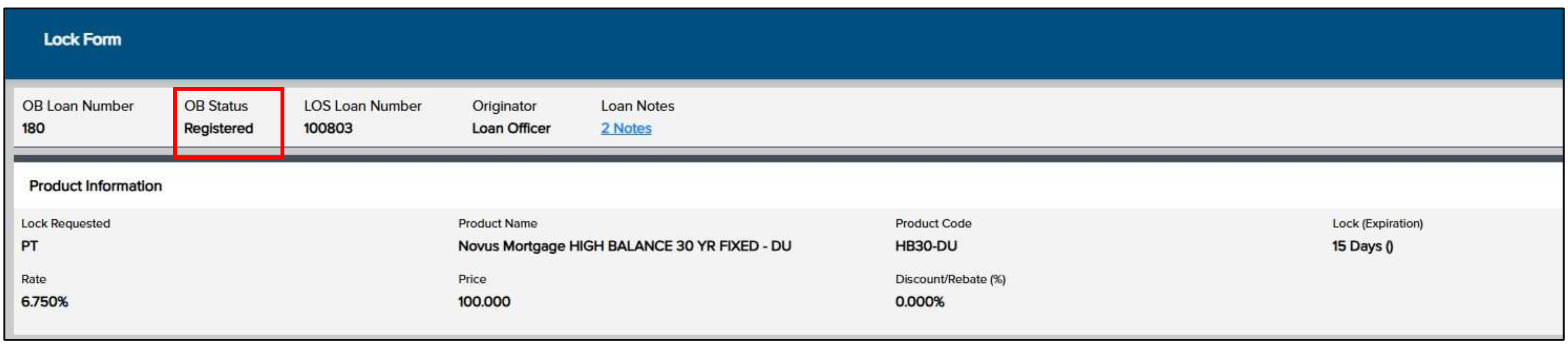
Loan Field	Current Value	With Extension
Price	100.000	99.625
Lock	15	30
Lock Expiration	7/31/25	8/15/25
Discount Rebate ($/%)	$0.00 / 0.000%	$3,375.00 / 0.375%

Cancel | Submit

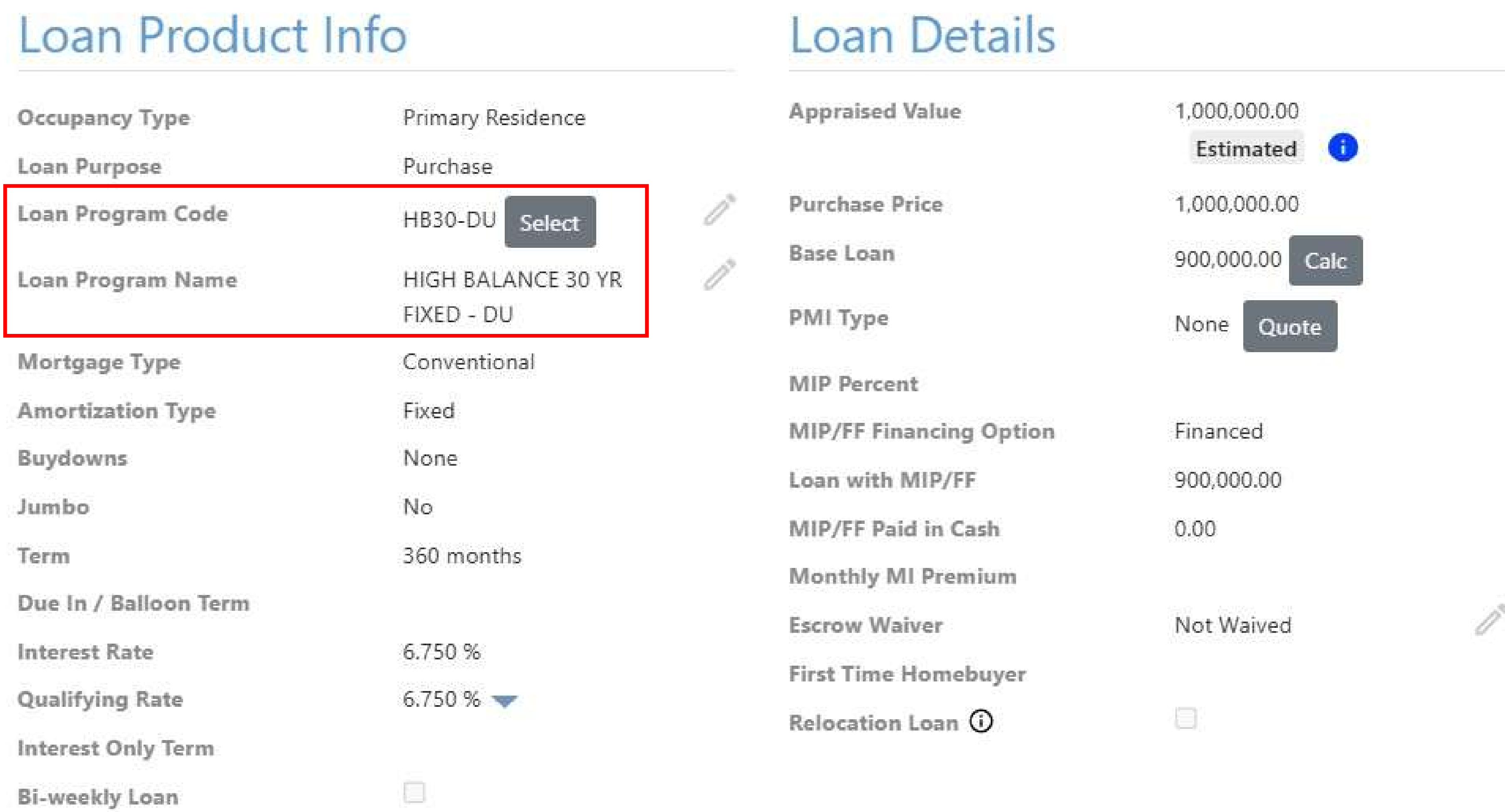
You will see the pop-up screen for confirmation. Lockdesk will review the extension request and will send you the revised lock confirmation via email if approved.

The pop-up message will be displayed to confirm successful update. Once click Ok, the OB status on the Lock Form will be changed to 'Registered' from 'None'. Close the optimal blue tab and return to the portal.

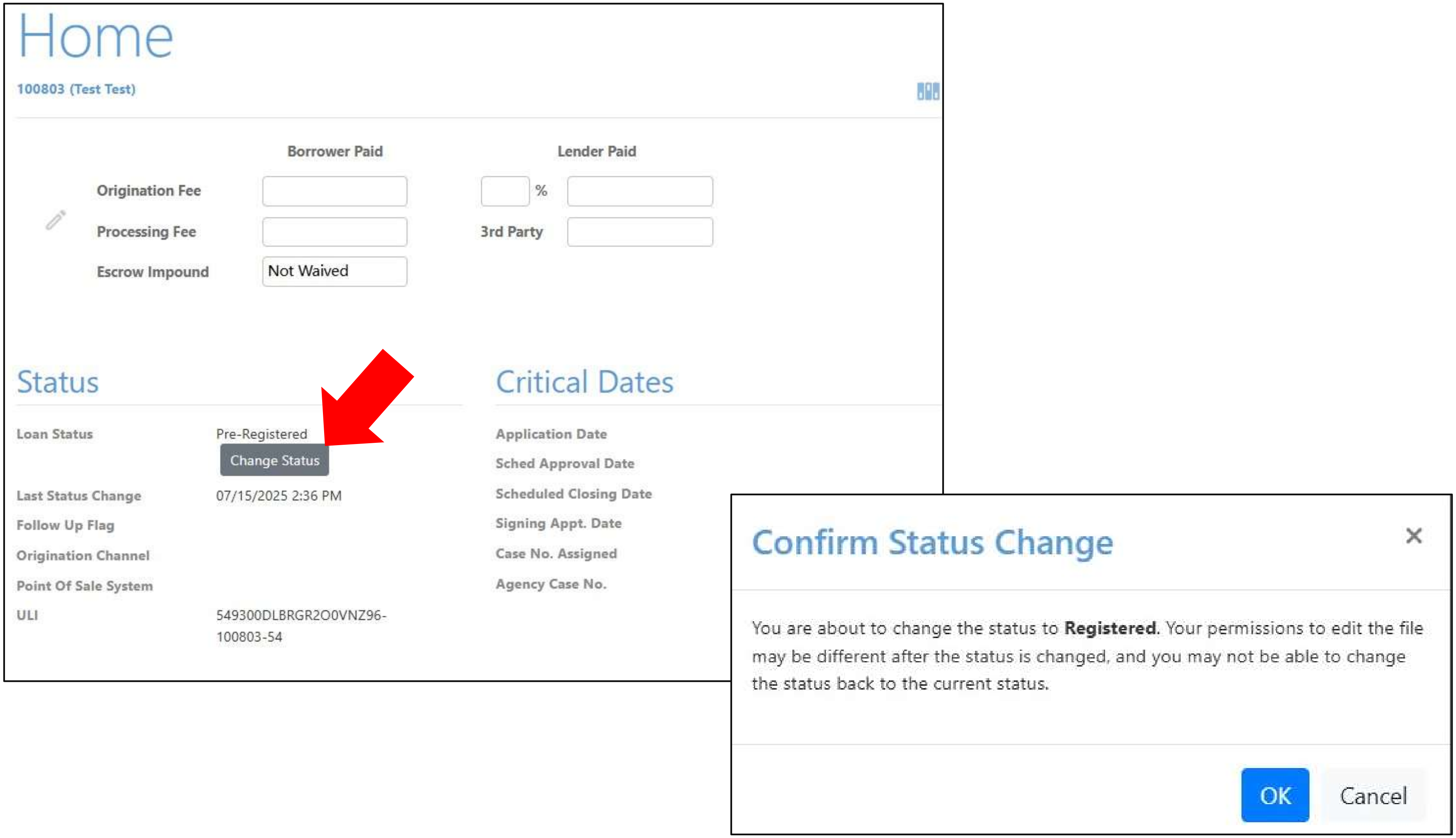




Go back to ‘Home’ screen and scroll down to see the program code and name selected.



Scroll up to the top and click ‘Change Status’ to finalize the registration process and click OK on the pop-up.



The loan status has been changed to ‘Registered, and the process has been completed.