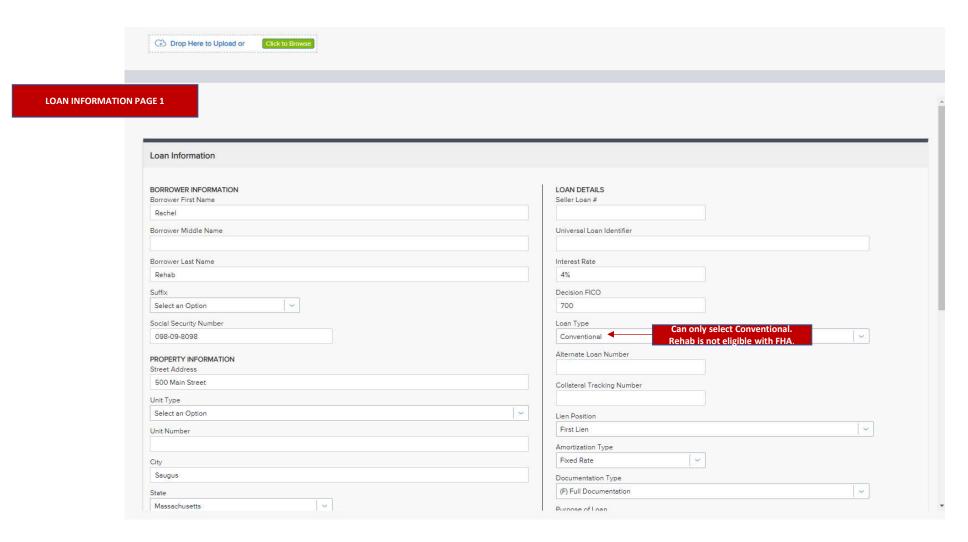
Rehab Rate Lock Instructions

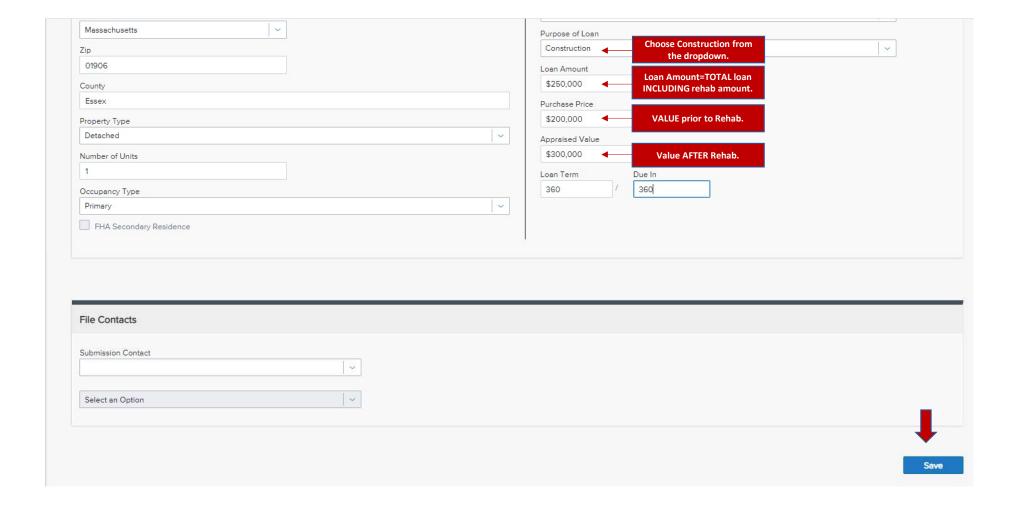
FNMA HFA Preferred HomeStyle
FHLMC HFA Advantage ChoiceRenovation

(For complete Rate Lock Instructions on First Mortgage Products, please refer to the LockDesk Training PowerPoint available on www.emasshousing.com)

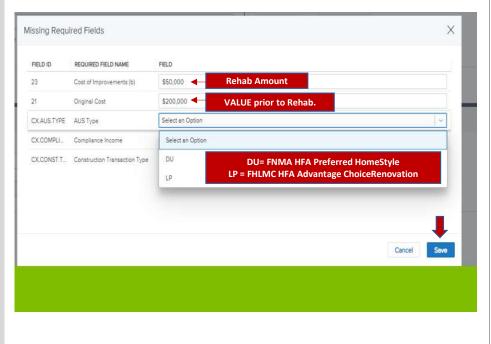
Loan data can be input by a 3.4 upload or manually entered in the URLA section. The comments in red on the following screenshots are specific to Rehab Loans.

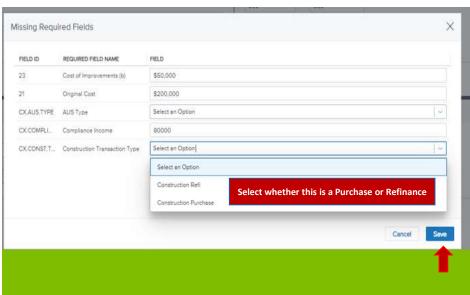


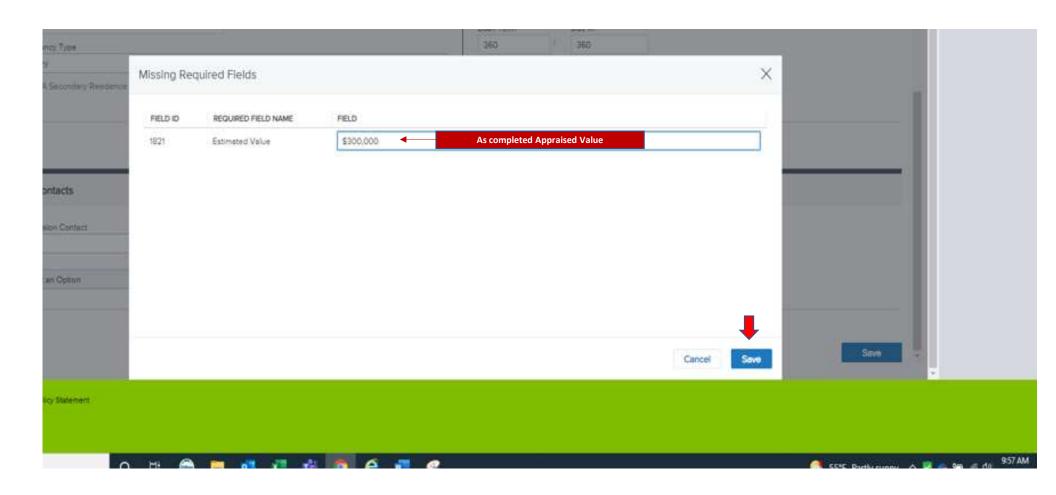
LOAN INFORMATION PAGE 2



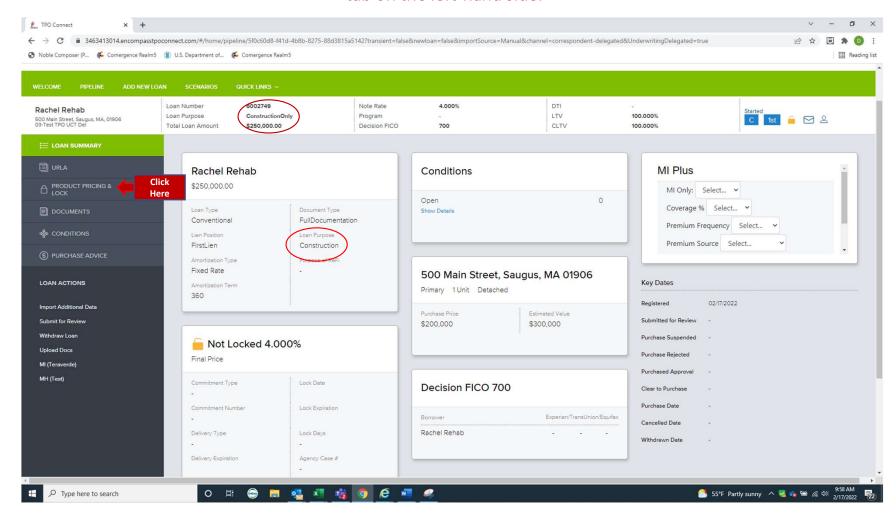
Missing Required Fields will show up If doing a manual input or if this information is missing on the 3.4 upload



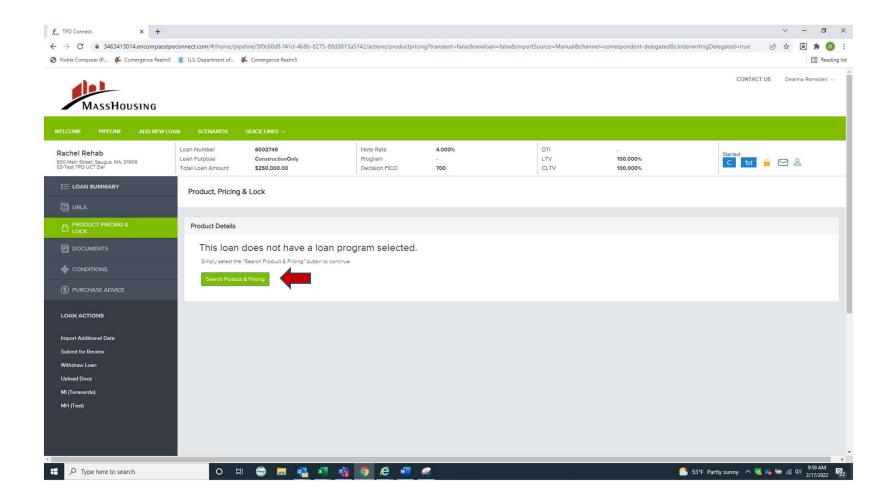


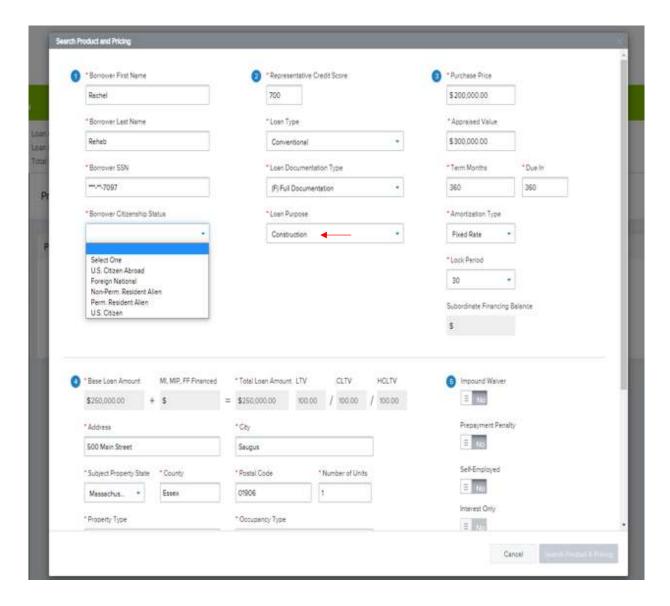


You have now completed a Rehab loan application and are ready to lock. Click on the PRODUCT PRICING & LOCK tab on the left-hand side.

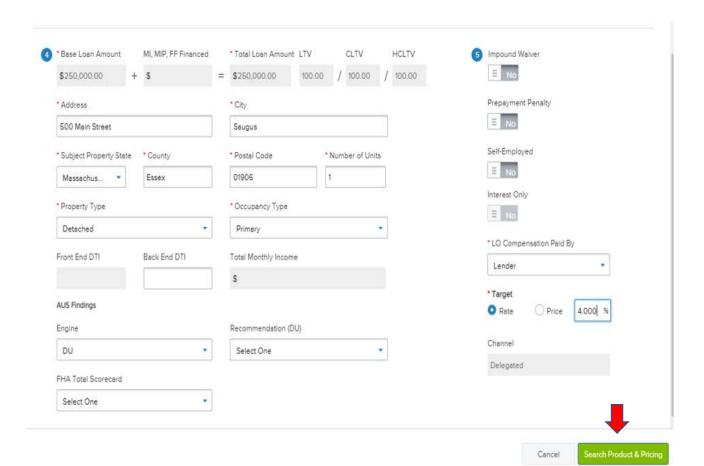


Click on Search Product & Pricing for your Product



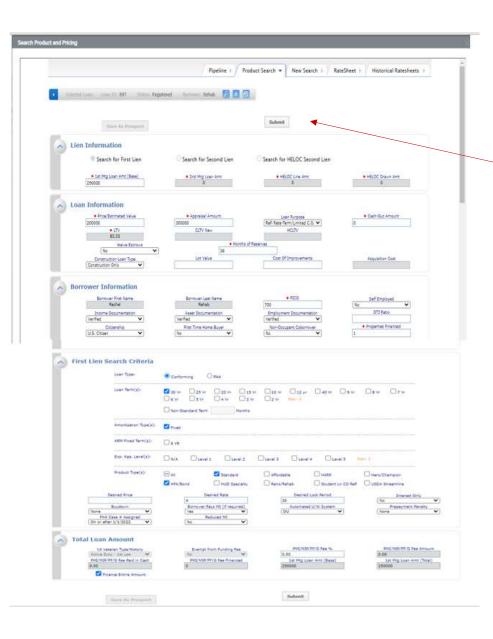


After you click on Search Product & Pricing this will be your next screen. Make sure all data fields with a red * are filled in. Make sure "Construction" shows up in the Loan Purpose field.

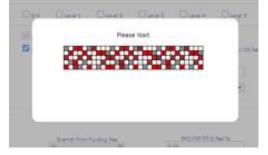


cont.'
Make sure all data fields
with a red * are filled in.

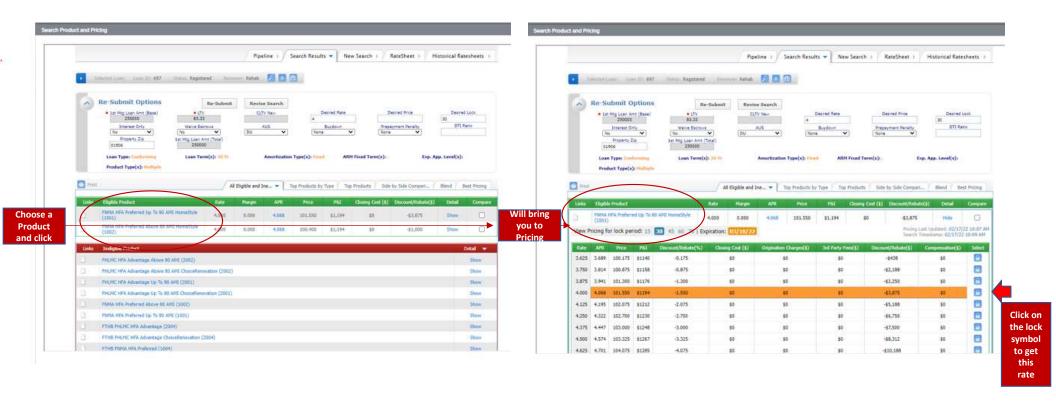
Hit the Search Product & Pricing



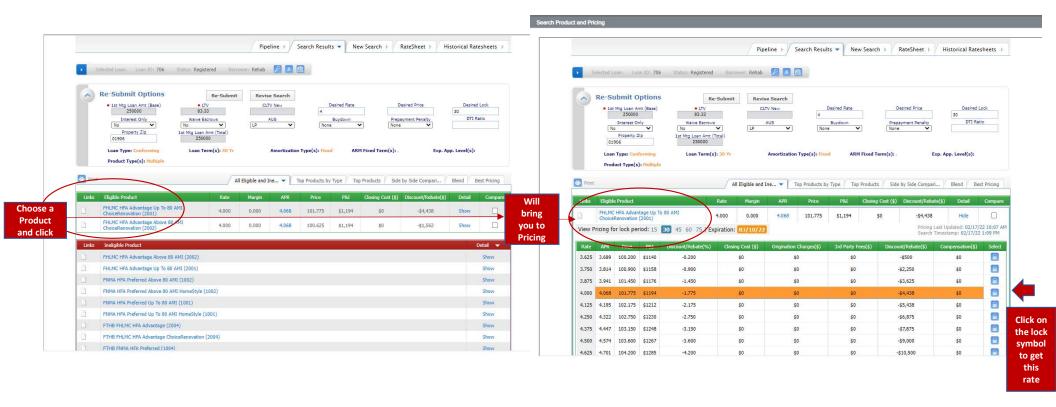
Final Review - Hit Submit



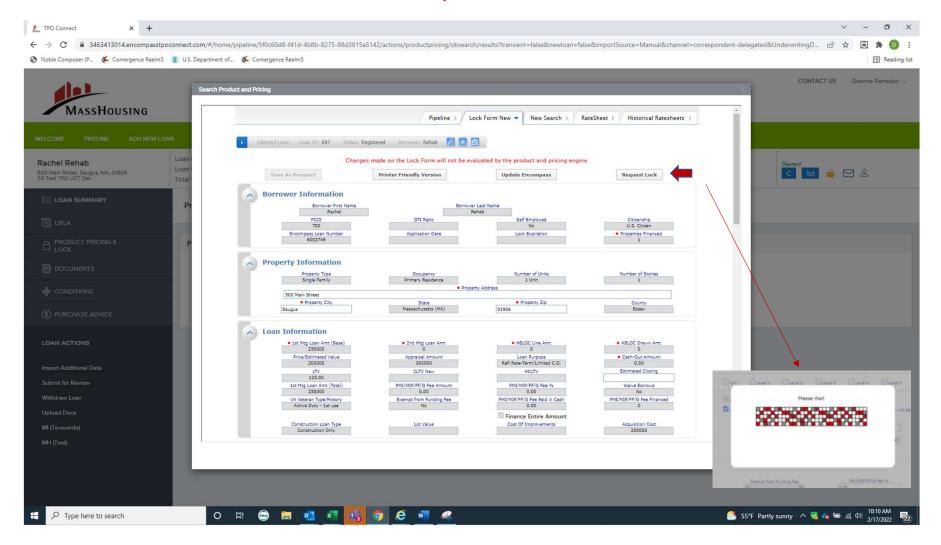
You now have the Eligible Products you can select for your Borrower. FNMA HFA Preferred HomeStyle is the Eligible Product for your Application if you chose DU.



You now have the Eligible Products you can select for your Borrower. FHLMC HFA Advantage ChoiceRenvovation is the Eligible Product for your Application if you chose LP.



REQUEST LOCK



YOUR LOCK HAS BEEN SUBMITTED

