Locking a MassHousing Loan

Lock Desk Overview

- MassHousing accepts locks Monday-Friday 10a-10p
- Pricing subject to change without notice
- Float (120 days), 15, 30, 45, 60, and 75-day rate lock options
- Change of product uses original lock date's pricing
- Successful AUS required to float or lock
- Only one first mortgage lock or float per borrower may be registered at a time in eMassHousing
- Closed loan package is required to be delivered to MassHousing by expiration date
- Lock expiration automatically rolls to the next business day for weekends and holidays
- Max 30 calendar day extension available on all locks
- Click here to sign up for MassHousing's Daily Rate Sheet

Relock Policy

- Lenders are required to wait a 10-calendar day period from the time of lock withdrawal or expiration before relocking

Extension Fees – Self service via eMasshousing.com

- 1-3 Calendar Days; No Charge
- 4-30 Calendar Days; 0.02pts/day

Contacts

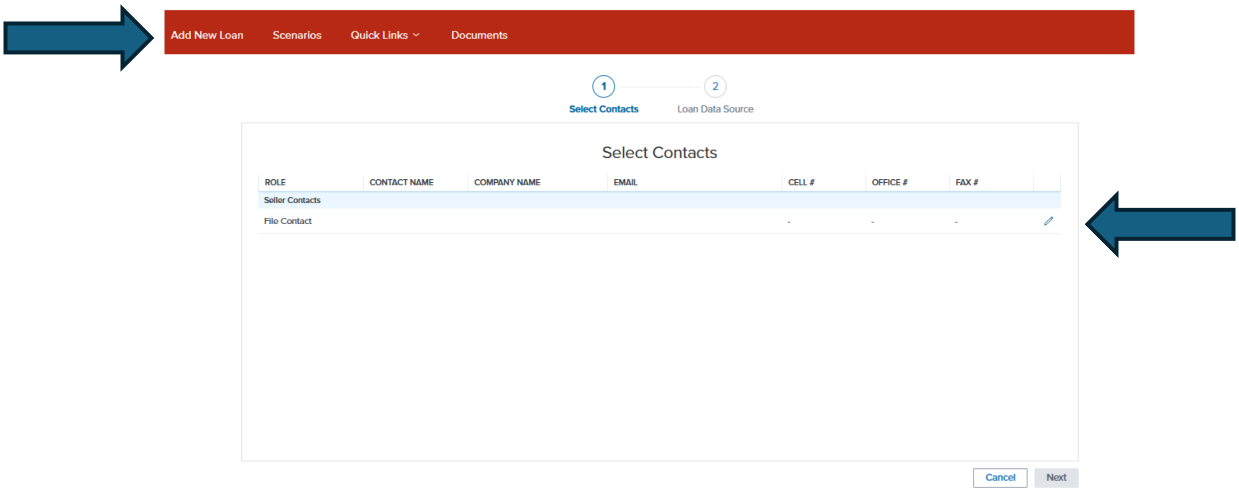
- Lock Desk for your Lock Questions
  888.843.6432 | LockDesk@masshousing.com

- HO Loan Review for your UW Questions
  888.843.6432 | HOLoanview@masshousing.com

Locking and Registering

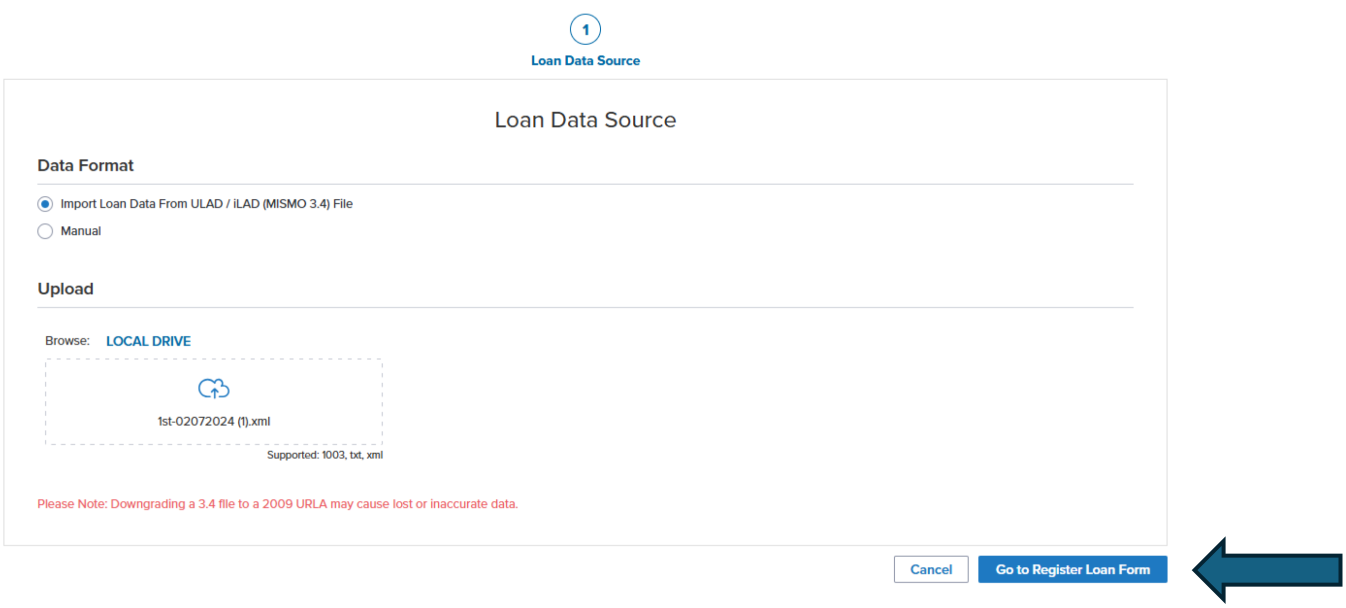
Step 1:

Click add new loan and select file contact.



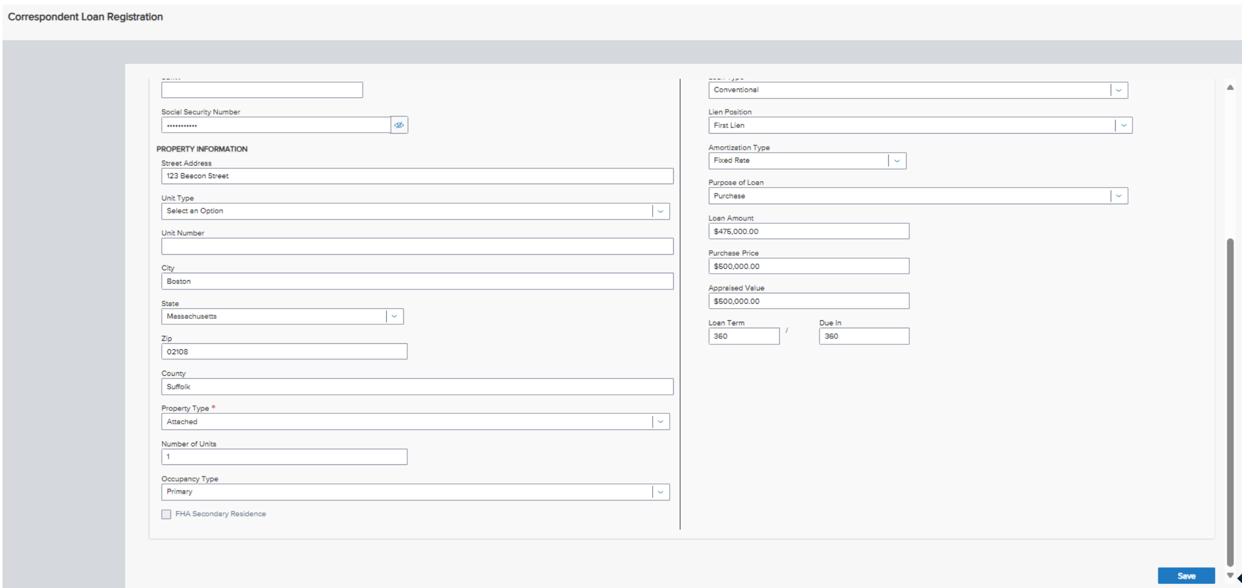
Step 2:

Upload 3.4 file and click Go to Registration Loan Form



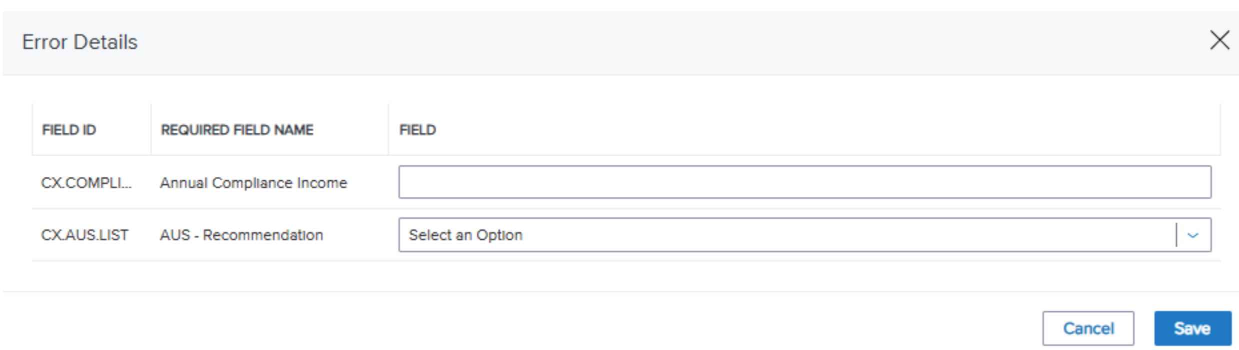
Step 3:

Assure loan information is accurate, and all required fields are completed. Click Save.



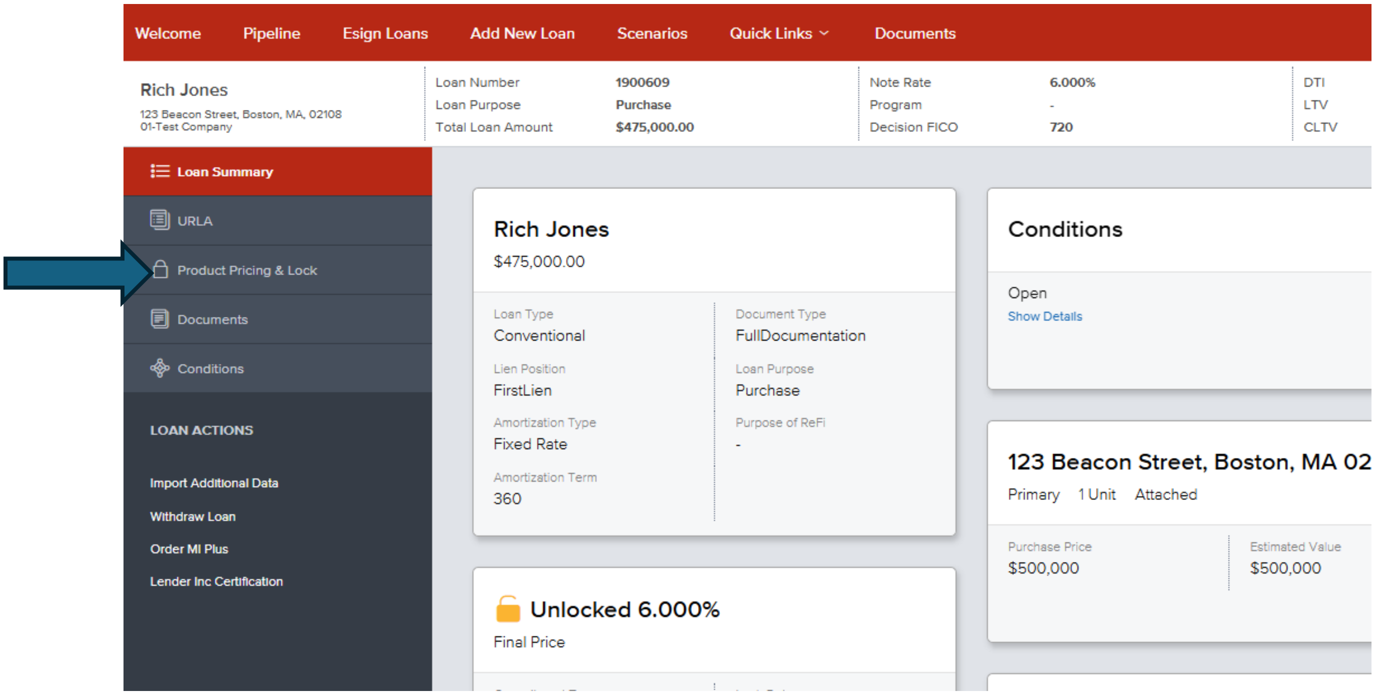
Step 4:

Enter Annual Compliance Income (be sure it matches what is in your LOS) and enter AUS - Recommendation. Click Save.



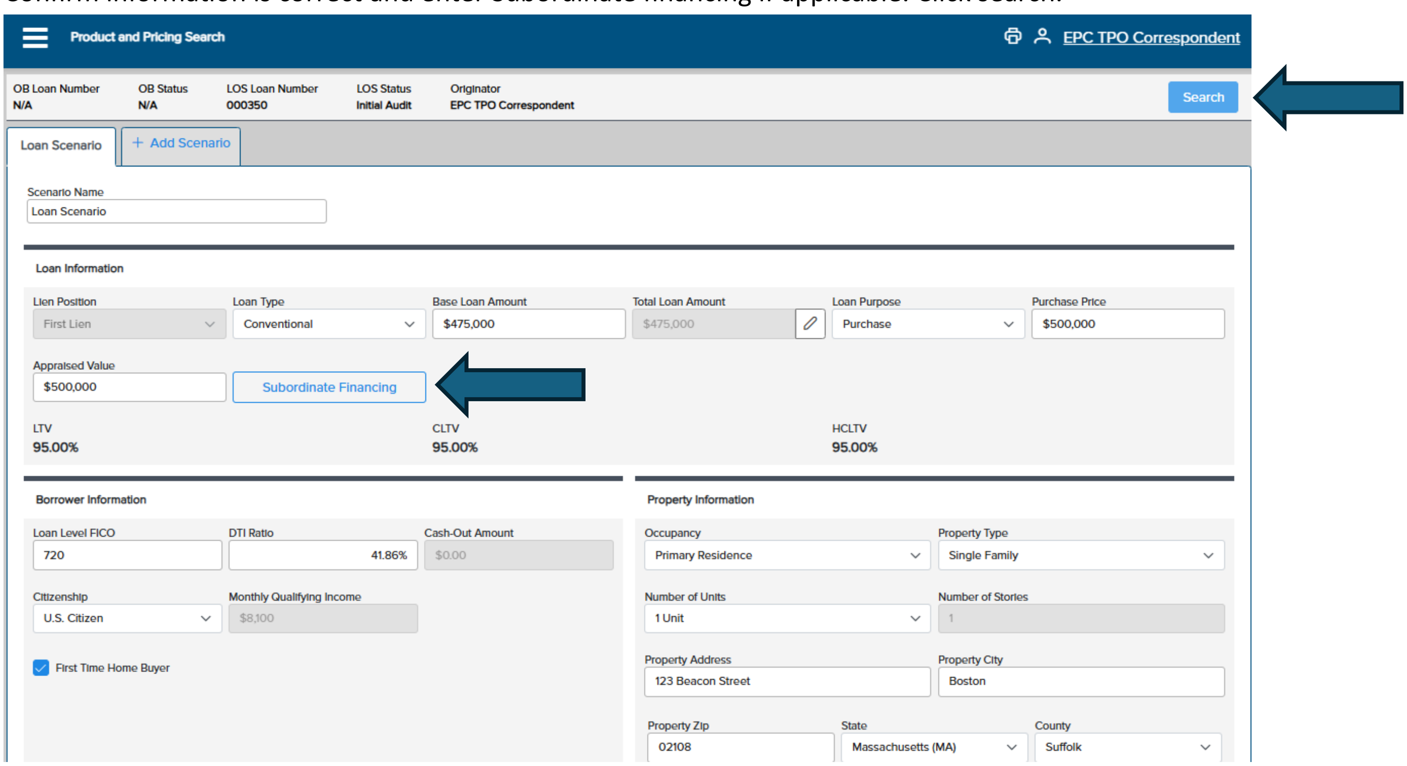
Step 5:

Click Product and Pricing on left hand side.



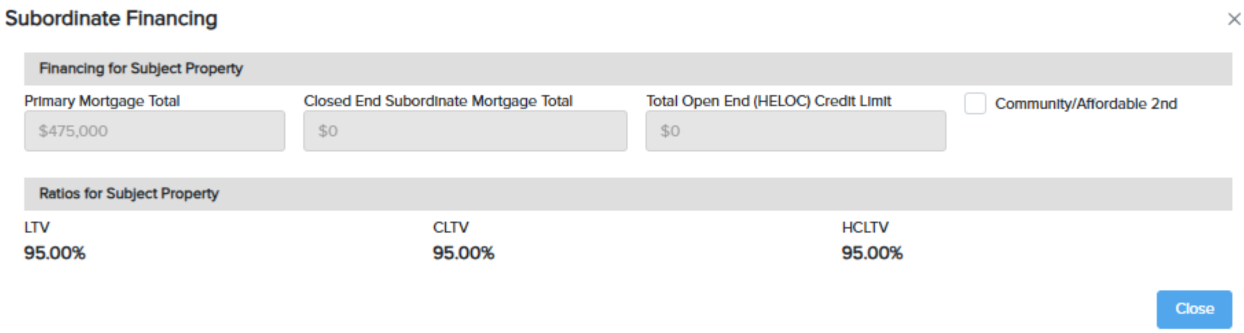
Step 6:

Confirm information is correct and enter Subordinate financing if applicable. Click search.



Step 7:

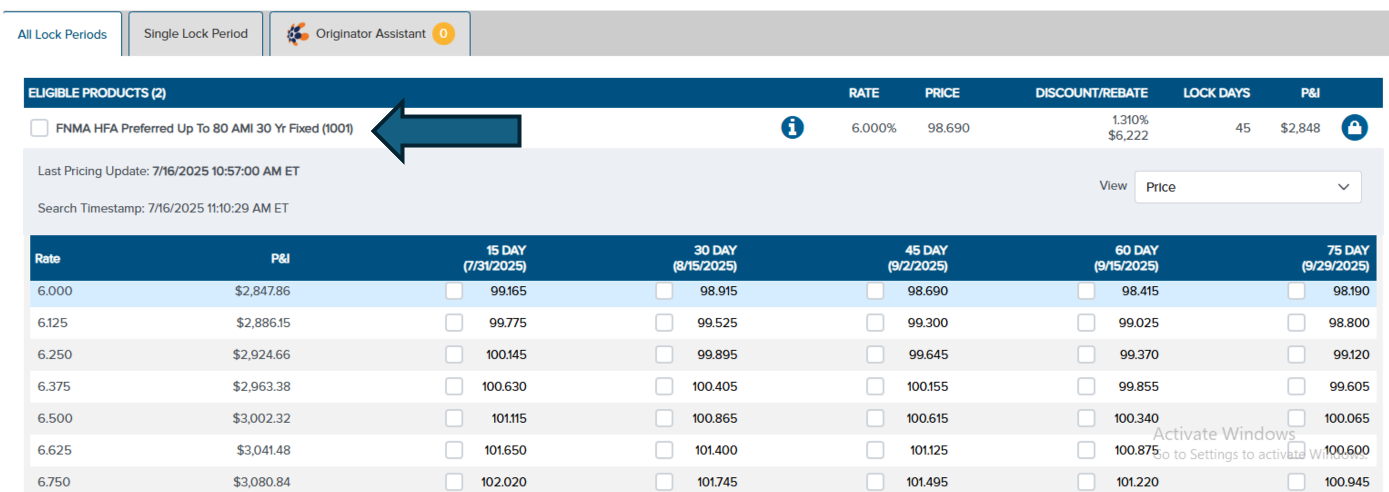
If applicable click the Subordinate Financing box will lead you to this screen to update. Be sure to check the Community /Affordable 2nd box.



Step 8:

Click eligible product to expand pricing and rate lock options.

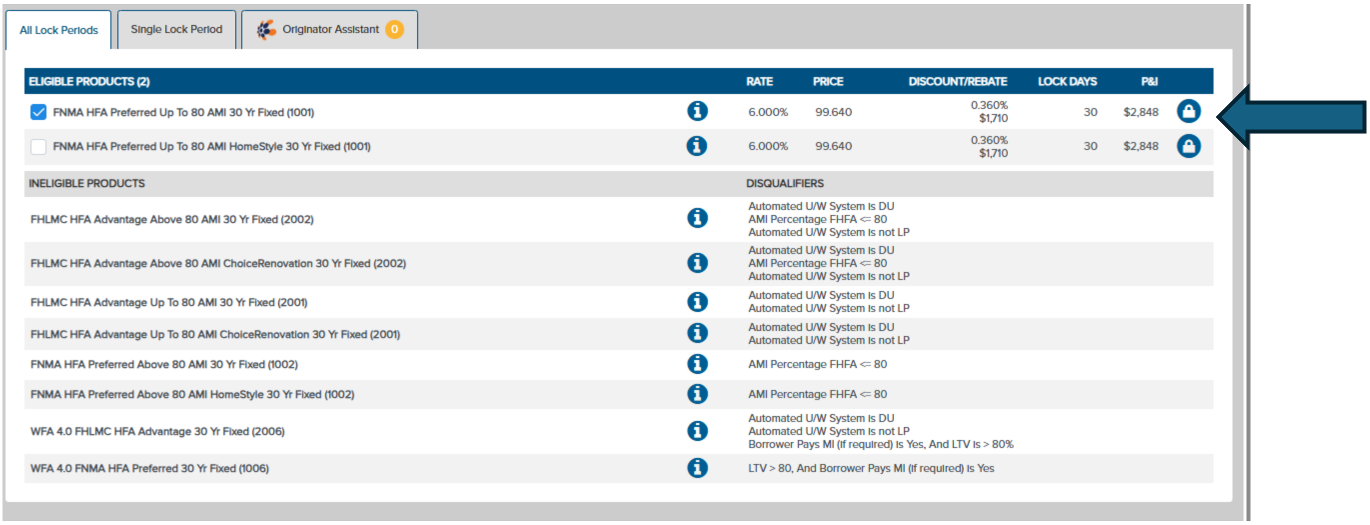
- Do not click the check box for this step.



Rate	P&I	15 DAY (7/31/2025)	30 DAY (8/15/2025)	45 DAY (9/2/2025)	60 DAY (9/15/2025)	75 DAY (9/29/2025)
6.000	$2,847.86	99.165	98.915	98.690	98.415	98.190
6.125	$2,886.15	99.775	99.525	99.300	99.025	98.800
6.250	$2,924.66	100.145	99.895	99.645	99.370	99.120
6.375	$2,963.38	100.630	100.405	100.155	99.855	99.605
6.500	$3,002.32	101.115	100.865	100.615	100.340	100.065
6.625	$3,041.48	101.650	101.400	101.125	100.875	100.600
6.750	$3,080.84	102.020	101.745	101.495	101.220	100.945

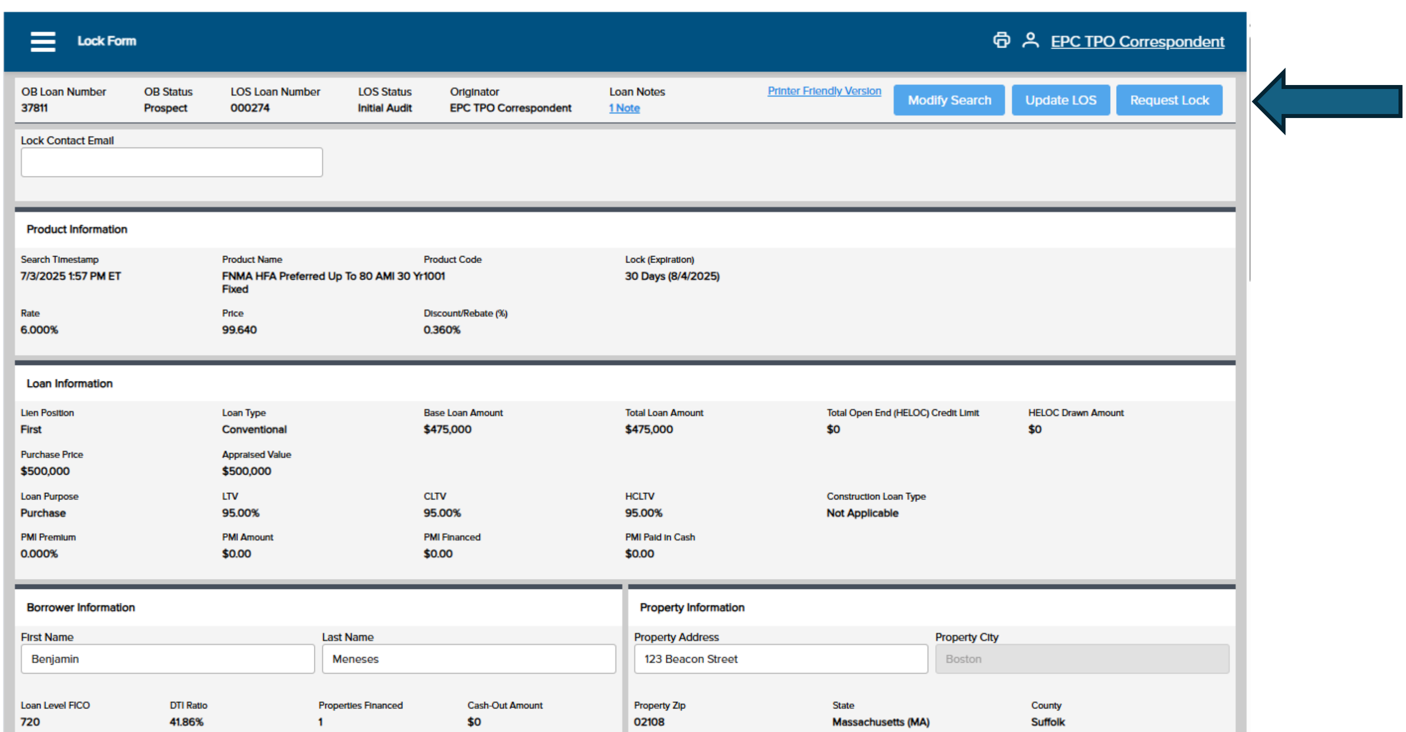
Step 9:

Select eligible products and click the lock pad icon. The Search Results page will list both eligible and ineligible products. If the desired program is listed as an eligible product, select the program name to advance to the pricing grid. If the desired program is listed as an ineligible product, double-click the program name to determine the reasons for ineligibility.



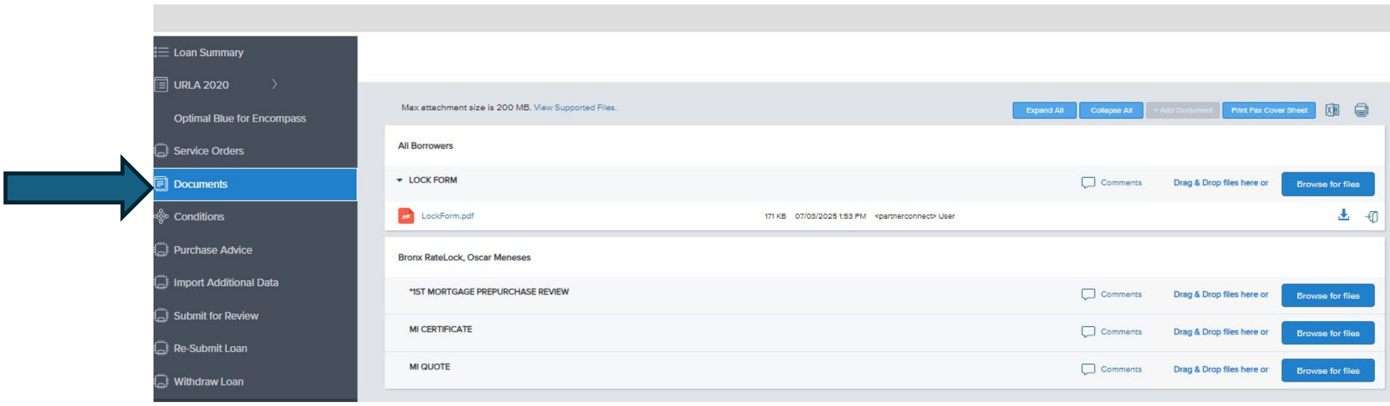
Step 10:

Click update to LOS to register (float), click Request Lock to Lock loan. User no longer needs to leave loan file for lock to produce.



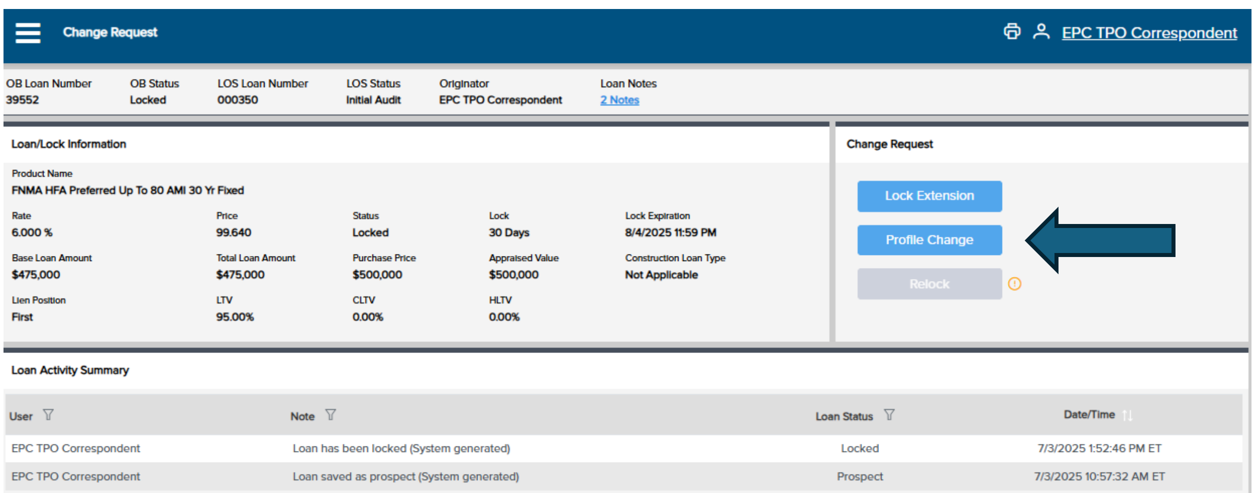
Rate Confirmation

Download rate lock confirm in Documents section.



Rate Extensions

If you need to extend or update loan profile you can do so via self-service by clicking on Product and Pricing and clicking profile change.



Pricing

- SRP values are separate from the product pricing grids distributed by MH.
- SRPs are added to the base price to calculate the total price.
- EX. 30 day 4% Rate Base Price = 103.100
- SRP Value at 4% = 78 bps Total Price = 103.880

Lenders' PPE may or may not include SRP values in their displaying pricing and users should verify.

1001 - 30yr FNMA HFA Preferred Up To 80 AMI					
Rate	15	30	45	60	75
5.000	106.675	106.475	106.025	105.825	105.375
4.875	106.350	106.150	105.700	105.500	105.050
4.750	106.000	105.800	105.350	105.150	104.700
4.625	105.375	105.175	104.725	104.525	104.100
4.500	105.150	104.950	104.525	104.325	103.900
4.375	104.825	104.625	104.200	104.000	103.575
4.250	104.450	104.250	103.825	103.625	103.200
4.125	103.825	103.625	103.200	103.000	102.575
4.000	103.300	103.100	102.650	102.450	102.000
3.875	103.000	102.800	102.350	102.150	101.700
3.750	102.575	102.375	101.925	101.725	101.275
3.625	101.925	101.725	101.275	101.075	100.625
3.500	101.500	101.300	100.900	100.700	100.300
3.375	101.150	100.950	100.525	100.325	99.925
3.250	100.625	100.425	100.025	99.825	99.425

Rate	Conventional SRP
2.25	131
2.375	130
2.5	129
2.625	126
2.75	123
2.875	120
3	117
3.125	115
3.25	113
3.375	111
3.5	106
3.625	95
3.75	88
3.875	82
4	78
4.125	73
>=4.25	69