

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.

The screenshot shows the 'Add New Loan' interface. A blue arrow points to the 'Add New Loan' button in the top navigation bar. Below the navigation bar, there are two steps: '1 Select Contacts' and '2 Loan Data Source'. The 'Select Contacts' step is active. It features a table with columns: ROLE, CONTACT NAME, COMPANY NAME, EMAIL, CELL #, OFFICE #, and FAX #. The table has two rows: 'Seller Contacts' and 'File Contact'. A blue arrow points to the 'File Contact' row. At the bottom right of the table, there are 'Cancel' and 'Next' buttons.

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #
Seller Contacts						
File Contact				-	-	-

Step 2:

Upload 3.4 file and click Go to Registration Loan Form

The screenshot shows the 'Loan Data Source' interface. A blue arrow points to the 'Go to Register Loan Form' button at the bottom right. The interface has a title 'Loan Data Source' and a section 'Data Format' with two options: 'Import Loan Data From ULAD / ILAD (MISMO 3.4) File' (selected) and 'Manual'. Below this is an 'Upload' section with a 'Browse: LOCAL DRIVE' button. A dashed box contains a file icon and the text '1st-02072024 (1).xml'. Below the dashed box, it says 'Supported: 1003, txt, xml'. At the bottom left, there is a red note: 'Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.' At the bottom right, there are 'Cancel' and 'Go to Register Loan Form' buttons.

Loan Data Source

Data Format

☒ Import Loan Data From ULAD / ILAD (MISMO 3.4) File

☐ Manual

Upload

Browse: LOCAL DRIVE

1st-02072024 (1).xml

Supported: 1003, txt, xml

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

Step 3:

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

Correspondent Loan Registration

Social Security Number

***** 

PROPERTY INFORMATION

Street Address

123 Beacon Street

Unit Type

Select an Option

Unit Number

City

Boston

State

Massachusetts

Zip

02108

County

Suffolk

Property Type *

Attached

Number of Units

1

Occupancy Type

Primary

☐ FHA Secondary Residence

Conventional

Lien Position

First Lien

Amortization Type

Fixed Rate

Purpose of Loan

Purchase

Loan Amount

\$475,000.00

Purchase Price

\$500,000.00

Appraised Value

\$500,000.00

Loan Term

360

Due In

360

Save

Step 4:

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

Error Details 

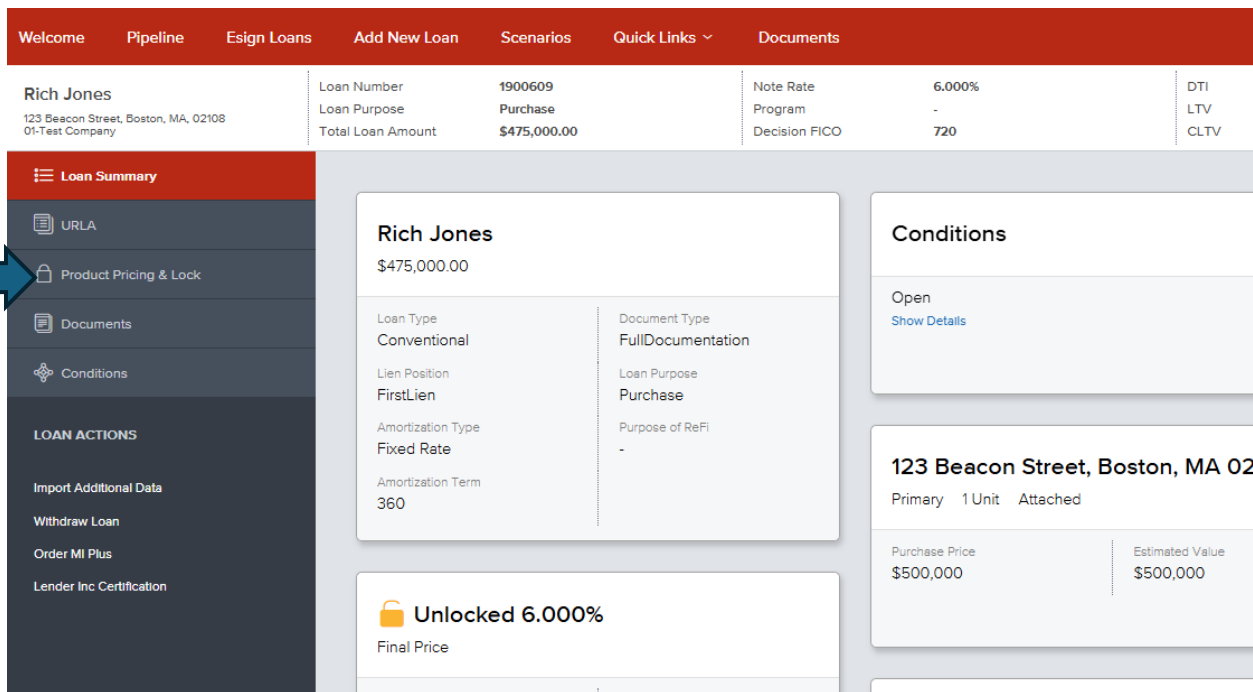
FIELD ID	REQUIRED FIELD NAME	FIELD
CX.COMPLI...	Annual Compliance Income	
CX.AUS.LIST	AUS - Recommendation	Select an Option

Cancel

Save

Step 5:

Click Product and Pricing on left hand side.



Rich Jones
123 Beacon Street, Boston, MA, 02108
01-Test Company

Loan Number	1900609	Note Rate	6.000%	DTI
Loan Purpose	Purchase	Program	-	LTV
Total Loan Amount	\$475,000.00	Decision FICO	720	CLTV

Loan Summary

- URLA
- Product Pricing & Lock**
- Documents
- Conditions

LOAN ACTIONS

- Import Additional Data
- Withdraw Loan
- Order MI Plus
- Lender Inc Certification

Rich Jones
\$475,000.00

Loan Type	Conventional	Document Type	FullDocumentation
Lien Position	FirstLien	Loan Purpose	Purchase
Amortization Type	Fixed Rate	Purpose of ReFI	-
Amortization Term	360		

Conditions

Open
[Show Details](#)

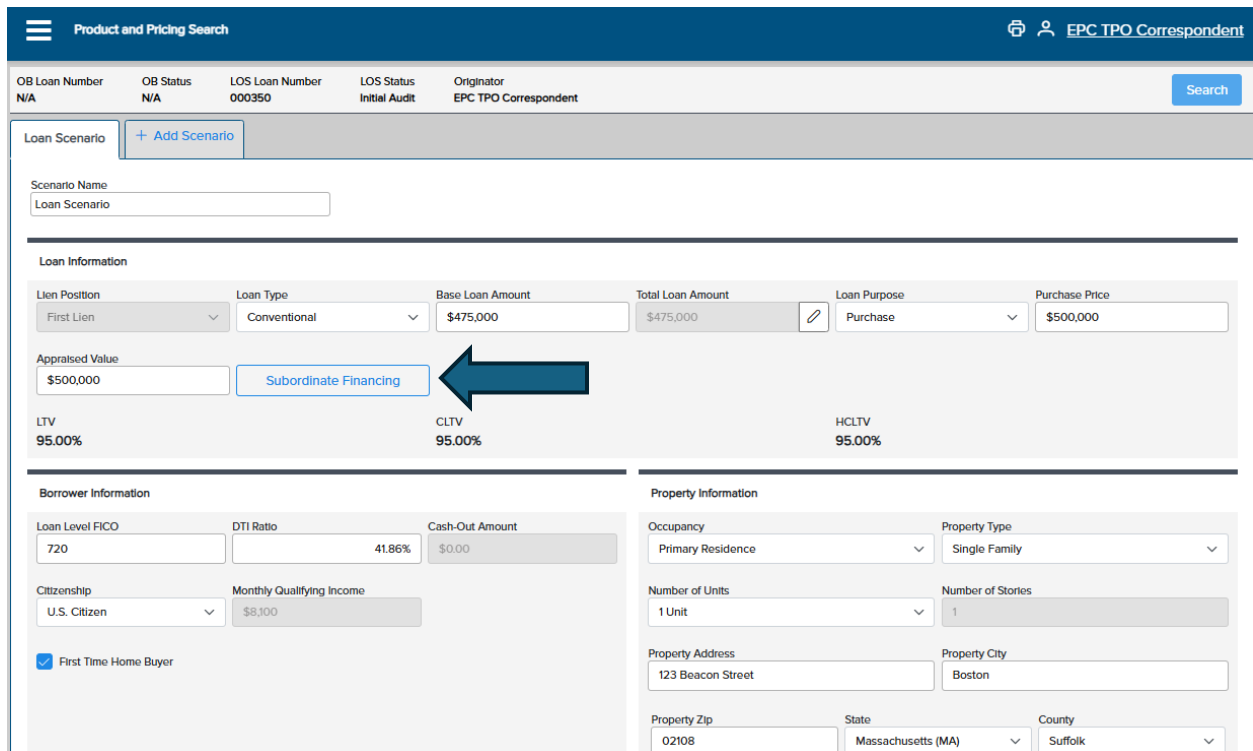
123 Beacon Street, Boston, MA 02
Primary 1 Unit Attached

Purchase Price	Estimated Value
\$500,000	\$500,000

Unlocked 6.000%
Final Price

Step 6:

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



Product and Pricing Search EPC TPO Correspondent

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator
N/A	N/A	000350	Initial Audit	EPC TPO Correspondent

[Search](#)

Loan Scenario [+ Add Scenario](#)

Scenario Name
Loan Scenario

Loan Information

Lien Position	Loan Type	Base Loan Amount	Total Loan Amount	Loan Purpose	Purchase Price
First Lien	Conventional	\$475,000	\$475,000	Purchase	\$500,000

Appraised Value
\$500,000

[Subordinate Financing](#)

LTV 95.00% CLTV 95.00% HCLTV 95.00%

Borrower Information

Loan Level FICO	DTI Ratio	Cash-Out Amount
720	41.86%	\$0.00

Citizenship: U.S. Citizen
Monthly Qualifying Income: \$8,100

☒ First Time Home Buyer

Property Information

Occupancy	Property Type
Primary Residence	Single Family

Number of Units: 1 Unit
Number of Stories: 1

Property Address: 123 Beacon Street
Property City: Boston

Property Zip: 02108
State: Massachusetts (MA)
County: Suffolk

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.

Subordinate Financing



Financing for Subject Property			
Primary Mortgage Total	Closed End Subordinate Mortgage Total	Total Open End (HELOC) Credit Limit	☐ Community/Affordable 2nd
\$475,000	\$0	\$0	

Ratios for Subject Property		
LTV	CLTV	HCLTV
95.00%	95.00%	95.00%

Close

Step 8:

Click eligible product to expand pricing and rate lock options.

- Do not click the check box for this step.

All Lock Periods	Single Lock Period	Originator Assistant 0						
ELIGIBLE PRODUCTS (2)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I		
☐ FNMA HFA Preferred Up To 80 AMI 30 Yr Fixed (1001)		6.000%	98.690	1.310% \$6,222	45	\$2,848		
Last Pricing Update: 7/16/2025 10:57:00 AM ET								
Search Timestamp: 7/16/2025 11:10:29 AM ET								
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.

All Lock Periods

Single Lock Period

Originator Assistant

0

ELIGIBLE PRODUCTS (2)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&J
☒	FNMA HFA Preferred Up To 80 AMI 30 Yr Fixed (1001)		6.000%	99.640	0.360% \$1710	30 \$2,848
☐	FNMA HFA Preferred Up To 80 AMI HomeStyle 30 Yr Fixed (1001)		6.000%	99.640	0.360% \$1710	30 \$2,848
INELIGIBLE PRODUCTS		DISQUALIFIERS				
	FHLMC HFA Advantage Above 80 AMI 30 Yr Fixed (2002)		Automated U/W System is DU AMI Percentage FHFA <= 80 Automated U/W System is not LP			
	FHLMC HFA Advantage Above 80 AMI ChoiceRenovation 30 Yr Fixed (2002)		Automated U/W System is DU AMI Percentage FHFA <= 80 Automated U/W System is not LP			
	FHLMC HFA Advantage Up To 80 AMI 30 Yr Fixed (2001)		Automated U/W System is DU Automated U/W System is not LP			
	FHLMC HFA Advantage Up To 80 AMI ChoiceRenovation 30 Yr Fixed (2001)		Automated U/W System is DU Automated U/W System is not LP			
	FNMA HFA Preferred Above 80 AMI 30 Yr Fixed (1002)		AMI Percentage FHFA <= 80			
	FNMA HFA Preferred Above 80 AMI HomeStyle 30 Yr Fixed (1002)		AMI Percentage FHFA <= 80			
	WFA 4.0 FHLMC HFA Advantage 30 Yr Fixed (2006)		Automated U/W System is DU Automated U/W System is not LP Borrower Pays MI (if required) is Yes, And LTV is > 80%			
	WFA 4.0 FNMA HFA Preferred 30 Yr Fixed (1006)		LTV > 80, And Borrower Pays MI (if required) is Yes			

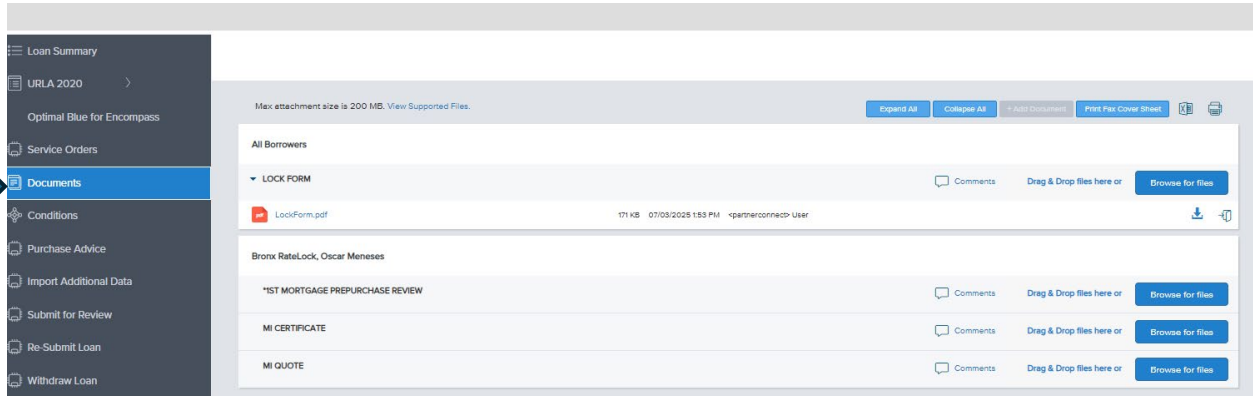
Step 10:

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.

Lock Form						EPC TPO Correspondent			
OB Loan Number 37811	OB Status Prospect	LOS Loan Number 000274	LOS Status Initial Audit	Originator EPC TPO Correspondent	Loan Notes 1 Note	Printer Friendly Version	Modify Search	Update LOS	Request Lock
Lock Contact Email 									
Product Information									
Search Timestamp 7/3/2025 1:57 PM ET	Product Name FNMA HFA Preferred Up To 80 AMI 30 Yr Fixed	Product Code Fixed	Lock (Expiration) 30 Days (8/4/2025)						
Rate 6.000%	Price 99.640	Discount/Rebate (%) 0.360%							
Loan Information									
Lien Position First	Loan Type Conventional	Base Loan Amount \$475,000	Total Loan Amount \$475,000	Total Open End (HELOC) Credit Limit \$0	HELOC Drawn Amount \$0				
Purchase Price \$500,000	Appraised Value \$500,000								
Loan Purpose Purchase	LTV 95.00%	CLTV 95.00%	HCLTV 95.00%	Construction Loan Type Not Applicable					
PMI Premium 0.000%	PMI Amount \$0.00	PMI Financed \$0.00	PMI Paid in Cash \$0.00						
Borrower Information					Property Information				
First Name Benjamin	Last Name Meneses	Property Address 123 Beacon Street							
		Property City Boston							
Loan Level FICO 720	DTI Ratio 41.86%	Properties Financed 1	Cash-Out Amount \$0	Property Zip 02108	State Massachusetts (MA)	County Suffolk			

Rate Confirmation

Download rate lock confirm in Documents section.



Max attachment size is 200 MB. View Supported Files. [Expand All](#) [Collapse All](#) [+ Add Document](#) [Print Fax Cover Sheet](#)  

All Borrowers

LOCK FORM [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

 LockForm.pdf 171 KB 07/03/2025 1:53 PM <partnerconnect> User [Download](#) 

Bronx RateLock, Oscar Meneses

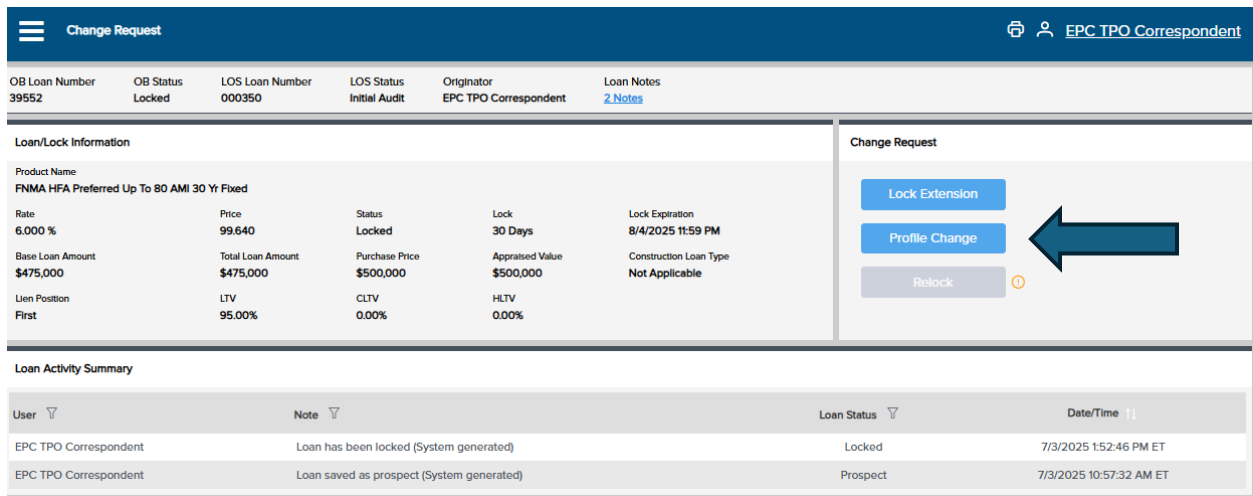
*1ST MORTGAGE PREPURCHASE REVIEW [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

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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.



 **Change Request**   **EPC TPO Correspondent**

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
39552	Locked	000350	Initial Audit	EPC TPO Correspondent	2 Notes

Loan/Lock Information

Product Name
FNMA HFA Preferred Up To 80 AMI 30 Yr Fixed

Rate	Price	Status	Lock	Lock Expiration
6.000 %	99.640	Locked	30 Days	8/4/2025 11:59 PM
Base Loan Amount	Total Loan Amount	Purchase Price	Appraised Value	Construction Loan Type
\$475,000	\$475,000	\$500,000	\$500,000	Not Applicable
Lien Position	LTV	CLTV	HLTV	
First	95.00%	0.00%	0.00%	

Change Request

[Lock Extension](#)

[Profile Change](#) 

[Relock](#) 

Loan Activity Summary

User	Note	Loan Status	Date/Time
EPC TPO Correspondent	Loan has been locked (System generated)	Locked	7/3/2025 1:52:46 PM ET
EPC TPO Correspondent	Loan saved as prospect (System generated)	Prospect	7/3/2025 10:57:32 AM ET

Pricing

- 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