

MISSOURI RATE LOCK FEE AGREEMENT

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

This disclosure is provided to you pursuant to 20 CSR 1140-30.280.

We are pleased to confirm a rate lock on your mortgage loan, subject to the terms and conditions detailed below. The cost, terms, duration, and conditions of the lock-in agreement are detailed below.

Interest Rate:

Loan Type:

Loan Amount:

Loan Term:

Discount Points Paid to Lower Rate:

Rate Lock Date:

Rate Lock Fee:

Rate Lock Days:

Rate Lock Expiration:

Rate Lock Refundable Non-Refundable If refundable, the conditions for refundability are:

Special Terms and Conditions of Rate Lock Agreement:

The above terms are valid until the expiration date shown. Your loan must close and fund (disbursement of funds by the lender) by the expiration date. In the event that your loan does not fund on or before the lock expiration date, the rate will be subject to change according to the current rates at that time.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Sample