

# VIRGINIA LOCK-IN AGREEMENT

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

This agreement is provided to you pursuant to 10 Va. Admin. Code 5-160-30.

This agreement provides you with important information regarding your Lock-In Agreement with the Lender. The Lock-In Fee will lock-in your Interest Rate for the Lock-In Period:

Interest Rate:

Adjustable Rate:  
and the Margin:

The Interest Rate is determined by adding the Index:

Points:

Lock-In Fee: The Lock-In Fee must be paid within \_\_\_\_\_ days of today's date. Any terms not locked-in according to this Lock-In Agreement are subject to change until the loan is closed at settlement.

Lock-In Period: \_\_\_\_\_ (Days). If the loan is not closed within the lock-in period, the Lender is no longer obligated by the Lock-In Agreement and any Lock-In Fee paid by you may be refunded pursuant to the requirements in 10 Va. Admin. Code 5-160-30(D).

LENDER'S ACKNOWLEDGEMENT

## 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.