



Receiving Your Rate Lock

1. Once the loan has been locked, you will receive an email from our Lock Desk Specialist showing the terms of your lock.

2022040095 - Miguel Martinez - Rate Lock Confirmation

On behalf of lockdesk@atlending.com <messenger@lendinggb.com>
To: • mstg.gaid@stgmortgage.com • lresera@yahoo.com • Cristina Tapete • Martin Juhrouz • Michael Cayer • Julian Park • Anna Nguyen

Note from Lindsay Kasinger:
Rate has been locked

AT Lending

RATE LOCK CONFIRMATION

Date: 4/25/2022 5:03:31 PM PDT Borrower: Reference #:

Loan Program	Payment Type	Loan Amount	Rate	Final Points	Lock Date	Lock Period	Expire Date
15 YR FIXED FNMA (BHW)	P&I	\$225,000.00	5.000%	0.875	4/25/2022	30 days	5/25/2022

The following values were used to create the above pricing.

	Rate	Points
Base Price	5.000%	-1.875
Total Adjustments	0.000%	0.000
Originator Price	5.000%	-1.875
Originator Comp. Adj.	0.000%	2.750
Final Price	5.000%	0.875

The following adjustments were made to create the above pricing.

	Rate	Point Description
total	0.000%	0.000

Originator Compensation

Source	Amount	Point
Lender	\$6,187.50	2.750%

Originator Compensation Plan

Plan Date	Percent
3/17/2022	2.750%

2. If you have any questions regarding your lock, please reach out to your AM/AE or our lock desk and they will be happy to assist.

3. Alternatively, if you would like to change any terms on the lock, please reach out to your AM/AE with a Change of Circumstance request. Once any changes are made, a new confirmation will be delivered to you.

For any further questions please reach out to Lock Desk Support at LockDesk@atlending.com

Equal Housing Lender | Turn time estimates are subject to change without notice at STG Mortgage dba AT Lending's sole discretion. Program rates and parameters are subject to change without notice. Turn times are estimates and are not or guaranteed. STG Mortgage dba AT Lending | 765 The City Drive S, Suite 200, Orange, CA 92868 | 855.528.5363 | NMLS ID# 2091912, BRE# 02139403.