

TENNESSEE LOCK-IN AGREEMENTDate: **June 25, 2012**Borrower Name(s): **JOHN DOE**Lender: **MORTGAGE SOLUTIONS OF COLORADO
5455 N UNION BLVD #205
COLORADO SPRINGS, CO 80918
719-447-0325**Property Address: **123 SAMPLE ST
PUEBLO, CO 81005**

Borrower(s) have chosen **TO LOCK** the interest rate and terms of the loan. The cost of the lock-in and the terms and conditions of the loan are detailed below.

TERMSLoan Amount: **\$125,000.00**Loan Program: **Conventional Conforming/Jumbo Fixed Rate (FNMA/FHLMC 3200)**Loan Type: **Conventional**Amortization Type: **Fixed Rate**Lien Priority: **First**Loan Purpose: **Purchase**Interest Rate: **4.750%**Term: **360 months**Lock-in Fee: **\$N/A**

Lock Date:

Lock-in Expiration Date: **June 14, 2012**

Lock Days (#):

Origination Fee: **\$1,120.00**Discount Points: **\$0.00****ADJUSTABLE RATE MORTGAGE TERMS (if applicable)**Index Type: **N/A**Index: **N/A%**Margin: **N/A%**

Maximum Possible
Interest Rate: **N/A%**

Date of First Rate
Adjustment: **N/A**

CONDITIONS

The above lock-in terms are valid until the expiration date shown above. Your loan must close and fund by the expiration date. In the event that your loan does not fund on or before the lock expiration date, the loan must be re-locked at the "higher of" the previous lock price or current scheduled pricing using the same lock option. A re-lock is not automatic upon expiration. In some cases the loan program under which you are locked may be discontinued by the lender subsequent to expiration of the lock. Any terms not locked-in by the lock-in agreement are subject to change until your loan is closed at settlement.

REFUND OF LOCK-IN FEE

If the loan is not closed within the lock-in period, the lender will no longer be obligated by this Lock-in Agreement and any lock-in fee may not be refundable except under certain conditions.

Your lock-in fee is is not refundable. If refundable, see conditions below.

Conditions for refund of the lock-in fee are as follows: **N/A**

By signing below I(we) are acknowledging that I(we) agree to the information as shown and acknowledge that we have received a copy of this Lock-in Agreement.

JOHN DOE

Date

Date

