



Announcement 03-17C

Auto-Lock

Effective with loans locked January 11, 2017

Mortgage Solutions Financial will implement the "Auto-Lock" functionality within our pricing engine for all FNMA, FHLMC, FHA, VA, and USDA lock requests. This means that our business partners no longer have to wait for MSF to manually process their lock confirmation. These loans are *locked immediately* upon lock request.

How to obtain your lock confirmation:

1. Open the loan from your loan pipeline.

The screenshot shows a web interface with a "Pipeline" header and a "New File" button. Below the header, there are several tabs: "TPO Corr. Note Purchased", "TPO Corr. Note Received", "TPO Locks Expiring within 3 Days", "Active Loan Pipeline", "TPO Registered Not Submitted", and "Star". A search form on the left includes fields for "File Name", "First Name", and "Last Name", along with a "Search" button. The main content area displays a table with the following data:

File Name	Borrower	Loan Status	Lock Expiration Date	Sched Closing Date
100231W400	TEST-VADANYAN, KRISTINE	In Closing	05/31/2016	12/23/2016
107296W400	TEST VAIRRR3, TEST MADRID	Underwriting Received		

Below the table, there is a link that says "Download Pipeline Results".

The screenshot shows a vertical navigation menu with the following items: "Home", "Status", "Conditions", "1003 Page 1", "1003 Page 2", "1003 Page 3", "Stored Documents", "Pricing and Lock", "Credit", "Desktop Underwriter", "Loan Prospector", and "Lock History". The "Lock History" item is circled in red.

2. Navigate to the *Lock History* page on the left of your screen.

Date 1/9/2017


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- Click the *View Lock Confirmation* button toward the top of the page.

Pipeline New File **118799R9 - PETERSON**

- [Home](#)
- [Status](#)
- [Conditions](#)
- [1003 Page 1](#)
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- [1003 Page 3](#)
- [Stored Documents](#)
- [Pricing and Lock](#)
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- [Desktop Underwriter](#)
- [Loan Prospector](#)
- [Merge Fannie Mae File](#)
- [Export Fannie Mae File](#)
- [Lock History](#)

Lock History

View Lock Confirmation 

	12/22/2016 5:00:30 PM	Current State
Request Type	Lock Accepted In PPE	Current State
Request Status		
Requested		
Date Locked	12/22/2016 5:00 PM	12/22/2016 5:00 PM
Lock Exp Date	02/06/2017	02/06/2017
Lock Days		45 45
Extension 1		
Extension 2		
Extension 3		
Interest Rate		4.500 4.500
ARM Margin		
Base Loan Amount		161,900.00 161,900.00
Note Loan Amount		163,535.00 163,535.00
Priced Investor		

- Press *CTRL+P* to print the confirmation.