

INTRODUCING LOCK & SHOP

ON Q WHOLESAL AND
NON-DELEGATED EXCLUSIVE



Lock & Shop is available with On Q Financial, Inc. as a 60, 75, or 90 day upfront lock period under the following requirements/parameters.

Channels	<ul style="list-style-type: none">• Wholesale• Non-Delegated
Program Description	<ul style="list-style-type: none">• Rate lock on TBD (To Be Determined) transactions where the borrower has yet to find a property. Clients have the ability to lock in the interest rate while borrowers search for a subject property with no additional fees.
Lock Terms	<ul style="list-style-type: none">• 60 Day: Zero adjustment to price• 75* Day: -0.25 adjustment to 60 day price• 90* Day: -0.50 adjustment to 60 day price
Underwriting Requirements	<ul style="list-style-type: none">• The transaction must be conditionally approved prior to lock request. An executed purchase contract is required within 30 days of initial lock
Disclosure Requirements	<ul style="list-style-type: none">• Initial Disclosure required at time of initial lock