

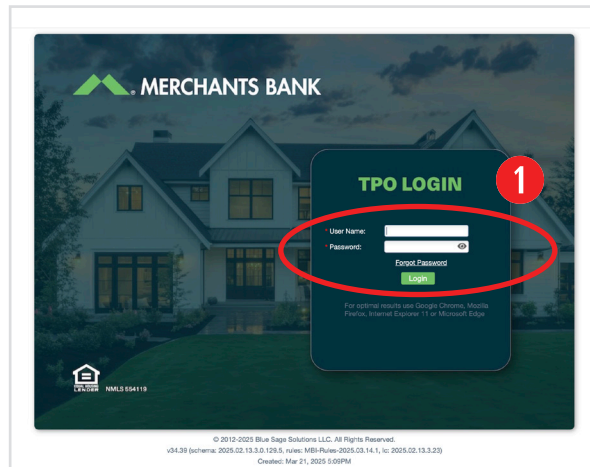
JOB AID: LOCK MANAGEMENT

This user guide covers how to:

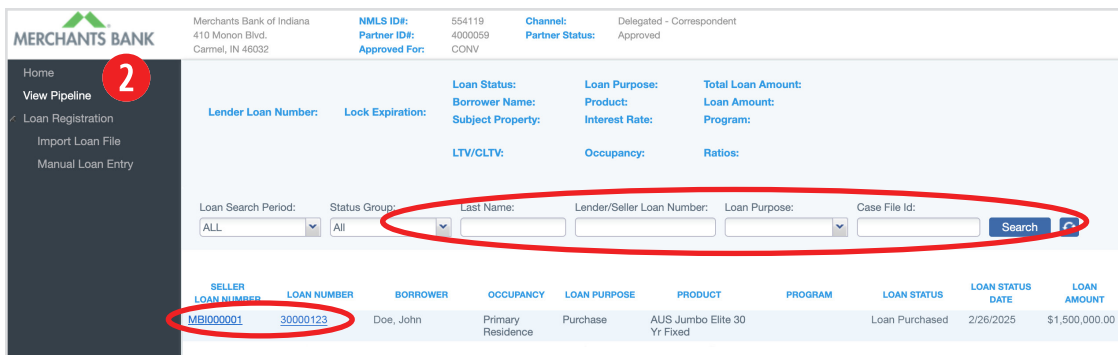
1. Lock a Loan (see below);
2. Lock Update Prior to Submission for Pre-Purchase Review (see Page 6);
3. Lock Update After Submission for Underwriting Review (Non-Delegated Only) (see Page 11);
4. Extend a Lock (see Page 14);
5. Re-Lock a Loan (see Page 18);
6. View and Save Lock Confirmation (see Page 22);
7. Cancel a Lock (see Page 24).

Lock a Loan

1. Navigate to the TPO Portal login page, <https://tportal.bankmerchants.com>, and enter your username and password.



2. Access the loan you wish to lock by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.



Merchants Bank of Indiana
410 Monon Blvd,
Carmel, IN 46032

NMLS ID#: 554119
Partner ID#: 4000059
Approved For: CONV

Channel: Delegated - Correspondent
Partner Status: Approved

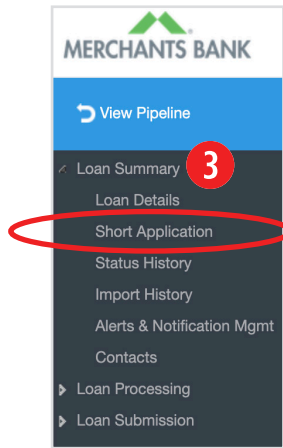
Home
View Pipeline
Loan Registration
Import Loan File
Manual Loan Entry

Loan Search Period: ALL
Status Group: All
Last Name:
Lender/Seller Loan Number:
Loan Purpose:
Case File Id:
Search

SELLER	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT
MBI000001	30000123	Doe, John	Primary Residence	Purchase	AUS Jumbo Elite 30 Yr Fixed		Loan Purchased	2/26/2025	\$1,500,000.00



3. On the left menu navigation, click on **Loan Summary** and then select **Short Application**.



4. Make updates to the loan data as needed. All required fields are marked with an *.

a. To update the product, click the search icon  by the **Product Name** field.

Merchants Bank of Indiana
410 Monon Blvd.
Carmel, IN 46032

NMLS ID#: 554119
Partner ID#: 4000059
Approved For: C20V

Channel: Delegated - Correspondent
Partner Status: Approved

Loan Status: Loan Registered
Borrower Name: Doe, John
Subject Property: 123 Main Street
Anytown, IN 12345
LTV/CLTV: 75.00% / 75.00%

Loan Purpose: Purchase
Product: AUS Jumbo Elite 30 Yr Fixed
Interest Rate: 7.000%

Total Loan Amount: \$1,500,000.00
Loan Amount: \$1,500,000.00
Program:

Occupancy: Primary Residence
Ratios: 19.20% / 19.20%

Merchants Loan Number: 30000234
Seller Loan Number: MB000001
MLO Name: Jane Smith
MLO NMLS ID: 612345
MLO Email: jsmith@email.com
MLO Phone Number: (123) 456-7890

* Loan Application Date: 7/02/2024
* Channel Type: Delegated - Correspondent

Number of Borrowers: One Two Three Four

Borrower Information

Sonny Graves

Primary Borrower

* First, Middle, Last, Name Suffix, Marital:
John
Middle (optional)
Doe
Name Suffix (optional)
Unmarried
US Citizen

First Time Home Buyer:
Self Employed:
Employee:

Contact Details

Property Information

* Property Address: 123 Main Street
Unit Type, Unit #: Unit Type Unit #
* Zip, City & State: 12345 Anytown IN
County:
Country: United States
* Occupancy: Primary Residence
* Property Type: Attached
* Project Type: Not in a project or development
* No. Units: 1

Credit Data

* Qualifying Credit Score: 750
* DTI Ratio: 25.000%
* Months Reserves: 30

Product & Program

* Lien Type: First Mortgage
* Product Name: AUS Jumbo Elite 30 Yr Fixed
Mortgage Type: Conventional Mortgage
Conforming Type: Non-Conforming
Amortization Type: Fixed

Save Save & Price Cancel & Close



b. Update any **Search Criteria** to get the new product. Then click the **Search** button.

4b

The screenshot shows the 'Product Search' window with the following search criteria:

- Mortgage Types:** Conventional Mortgage
- Pricing Tiers:** Conforming Non-Conforming
- Amortization Types:** Fixed
- Loan Terms:** All 30 Year 15 Year
- ARM Terms:** All 10 Year 7 Year 5 Year 1 Month
- AUS Type:** DU LP Not Specified
- Lock Period:** 15 Day Rate Lock
- Target Rate:** []
- Target Price:** []

Buttons: **Search** (circled in red), **Close**, **Select Ineligible Product**

c. Click on the desired product name found under **Product Description**.

4c

The screenshot shows the 'Product Search' window with the 'Eligible Products' tab selected. The table below shows the search results:

PRODUCT DESCRIPTION	RATE	PRICE	LOCK DAYS	PRICE STATUS
ALIS Jumbo Elite 30 Yr Fixed	6.000%	100.315%	15	Available

Buttons: **Search**, **Best Price Search**, **Close**, **Select Ineligible Product**

NOTE: If the desired product is not listed under the **Eligible Products** tab, click the **Ineligible Products** tab, then click the **product name**, and the reason for the disqualification will be displayed. Exit the **Product Search** screen by clicking the **Close** button to correct the disqualifying loan data.

The screenshot shows the 'Product Search' window with the 'Ineligible Products' tab selected. The table below shows the search results:

PRODUCT DESCRIPTION
Conforming Elite 30 Yr Fixed
High Balance Elite 30yr Fixed

Buttons: **Search**, **Best Price Search**, **Close**, **Select Ineligible Product**

LOCK MANAGEMENT: LOCK A LOAN



- d. Under the **Loan Interest Rate** section, select the required lock period from the **Lock Days** dropdown, and enter the desired lock rate in the **Interest Rate** field.
- e. Click the **Save & Price** button.

Loan Interest Rate

- Lock Days: 30 Day Rate Lock
- Interest Rate: 7.750% * Qualifying Rate: 7.750%

Save & Price

- f. Click on the **price** for your desired lock rate/price. The rate that is currently in the Loan Interest Rate field (see 4d above) will be highlighted in yellow, but you can select any rate.
- NOTE:** If a different lock period is needed, then click the **Cancel** button and update the **Lock Days** field on the **Short Application** screen with the desired lock period.

Select Pricing

Rate Sheet Date/Time: Rate Sheet ID: Optimal Blue Product Id 80270251 Rate Sheet #: 0 Price Status: Available

RATE	P & I PAYMENT	15 DAY PRICE	30 DAY PRICE	45 DAY PRICE	60 DAY PRICE	75 DAY PRICE
6.250%	\$9,235.76	100.875%	100.750%	100.625%	100.500%	100.375%
6.375%	\$9,358.05	101.251%	101.126%	101.001%	100.876%	100.751%
6.490%	\$9,471.16	101.573%	101.448%	101.323%	101.198%	101.073%
6.500%	\$9,481.02	101.646%	101.521%	101.396%	101.271%	101.146%
6.625%	\$9,604.66	101.973%	101.848%	101.723%	101.598%	101.473%
6.750%	\$9,728.97	102.272%	102.147%	102.022%	101.897%	101.772%
6.875%	\$9,853.93	102.500%	102.496%	102.371%	102.246%	102.121%
6.990%	\$9,969.47	102.500%	102.500%	102.500%	102.500%	102.384%
7.000%	\$9,979.54	102.500%	102.500%	102.500%	102.500%	102.441%
7.125%	\$10,105.78	102.500%	102.500%	102.500%	102.500%	102.500%
7.250%	\$10,232.64	102.500%	102.500%	102.500%	102.500%	102.500%
7.375%	\$10,360.13	102.500%	102.500%	102.500%	102.500%	102.500%
7.490%	\$10,477.95	102.500%	102.500%	102.500%	102.500%	102.500%
7.500%	\$10,488.22	102.500%	102.500%	102.500%	102.500%	102.500%
7.625%	\$10,616.91	102.500%	102.500%	102.500%	102.500%	102.500%
7.750%	\$10,746.18	102.500%	102.500%	102.500%	102.500%	102.500%
7.875%	\$10,876.04	102.500%	102.500%	102.500%	102.500%	102.500%

CANCEL

LOCK MANAGEMENT: LOCK A LOAN



- g. Review the **lock terms, LLPAs** and **Pricing Notes and Advisories**, then click the **Lock** button to complete the lock.

Loan Pricing and Rate Lock

Product: AUS Jumbo Elite 30 Yr Fixed
Lock Period: 30 Day Rate Lock
Lock Date/Time: 4/01/2025 3:20:35 PM Expiration Date: 5/01/2025
Price Determined: 4/01/2025 1:00 AM

DESCRIPTION	RATE	PRICE
Base Rate	7.750%	101.875%
Max of LTV/CLTV/HCLTV is 70.01-75%, And FICO is 740-759, And Loan Purpose is Purchase	0.000%	0.625%
Total Rate/Price	7.750%	102.500%

Margin: 0.000% Index: 0.000% Lifetime Rate Cap: 0.000%

Pricing Notes and Advisories
Annual Qualifying Income of \$780000 is 791.08% of the Hamilton County FFIEC June 2024 MFI of \$98600.
Annual Qualifying Income of \$780000 is 770.75% of the Hamilton County FHFA May 2024 AMI of \$101200.
The borrower's credit history related to bankruptcy and derogatory housing events, including mortgage late payments, has not been evaluated to determine eligibility for this program.
Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.

Lock CA CEL

- h. Click **Yes**, in the Confirmation popup window.

Confirmation

Please confirm that you wish to lock this loan?

Yes No

5. The **Lock Status** will now be **Rate Lock Approved**, and the **Lock Expiration Date** will be displayed in green in the loan information.

NOTE: If the updated Lock Confirmation document does not automatically appear, click the **Refresh** button found in the middle of the screen. **DO NOT** use the browser refresh.

View Pipeline

Lender Loan Number: 30000123

Lock Expiration: 5/1/2025

Loan Status: Loan Registered
Borrower Name: Doe, John
Subject Property: 123 Main Street Anytown, IN 12345
LTV/CLTV: 75.00% / 75.00%

Loan Purpose: Purchase
Product: AUS Jumbo Elite 30 Yr Fixed
Interest Rate: 7.750%

Occupancy: Primary Residence

Total Loan Amount: \$1,500,000.00
Loan Amount: \$1,500,000.00
Program:
Ratios: 20.38% / 40.00%

Loan Lock History

Lock Management Rate Lock Activity History

Lock Status: Rate Lock Approved Lock Expires: 05/01/2025
Locked Rate: 7.750% Price: 102.500%

Lock Price History

REQUEST TYPE	REQUEST STATUS	DATE & TIME	NOTE RATE	TOTAL PRICE
Initial Lock	Approved	4/01/2025 3:21 PM	7.750%	102.500

Refresh

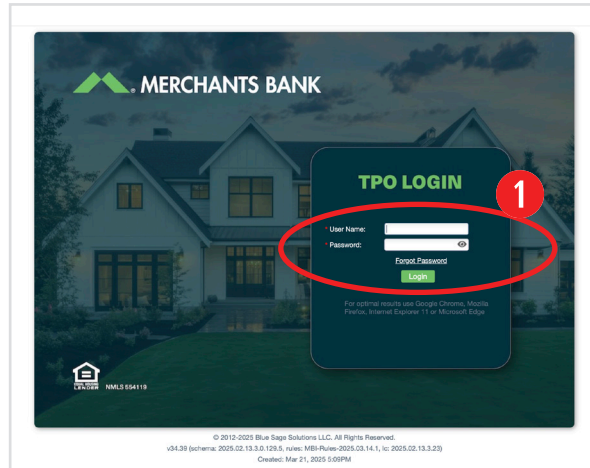
Lock Confirmation Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATE
4/01/2025 3:21 PM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000599.PDF	



Lock Update Prior to Submission for Pre-Purchase Review

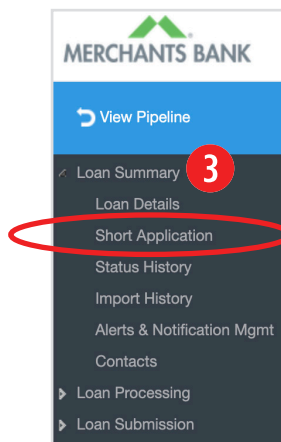
1. Navigate to the TPO Portal login page, <https://tportal.bankmerchants.com>, and enter your username and password.




2. Access the loan you wish to update by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.

SELLER LOAN NUMBER	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT
MBID00001	30000123	Doe, John	Primary Residence	Purchase	AUS Jumbo Elite 30 Yr Fixed		Loan Purchased	2/26/2025	\$1,500,000.00

3. On the left menu navigation, click on **Loan Summary** and then select **Short Application**.





4. Make updates to the loan data as needed. All required fields are marked with an *.
 - a. To update the product, click the search icon  by the **Product Name** field.

Merchants Bank of Indiana
410 Monon Blvd.
Carmel, IN 46032

NMLS ID: 554119
Partner ID#: 4603059
Approved For: CONN

Channel: Delegated - Correspondent
Partner Status: Approved

Loan Status: Loan Registered
Borrower Name: Doe, John
Subject Property: 123 Main Street
Anytown, IN 12345
LTV/CLTV: 75.00% / 75.00%

Loan Purpose: Purchase
Product: AUS Jumbo Elite 30 Yr Fixed
Interest Rate: 7.000%

Total Loan Amount: \$1,500,000.00
Loan Amount: \$1,500,000.00
Program:

Occupancy: Primary Residence
Ratios: 19.20% / 19.20%

Merchants Loan Number: 30000234
Seller Loan Number: MB1000001
MLO Name: Jane Smith
MLO NMLS ID: 012345
MLO Email: jsmith@email.com
MLO Phone Number: (123) 456-7890

Loan Application Date: 7/02/2024
Channel Type: Delegated - Correspondent

Borrower Information

Number of Borrowers: One Two Three Four

Sonny Graves

Primary Borrower

* First, Middle, Last, Name Suffix, Marital:
John
Middle (optional):
Doe
Name Suffix (optional):
Unmarried
US Citizen

First Time Home Buyer:
Self Employed:
Employee:

Contact Details


Property Information

* Property Address: 123 Main Street
Unit Type, Unit #: Unit Type Unit #
* Zip, City & State: 12345 Anytown IN
* Country: County
Country: United States
* Occupancy: Primary Residence
* Property Type: Attached
* Project Type: Not in a project or development
* No. Units: 1

Credit Data

* Qualifying Credit Score: 760
* DTI Ratio: 25.000%
* Months Reserves: 36

Product & Program

* Lien Type: First Mortgage
* Product Name: AUS Jumbo Elite 30 Yr Fixed  **4a**

Mortgage Type: Conventional Mortgage
Conforming Type: Non-Conforming
Amortization Type: Fixed

Save Save & Price Cancel & Close

- b. Update any **Search Criteria** to get the new product. Then click the **Search** button.

Product Search

4b Search Criteria

* Mortgage Types: Conventional Mortgage

* Pricing Tiers: Conforming Non-Conforming

* Amortization Types: Fixed

* Loan Terms: All 30 Year 15 Year
 Non-Standard Term _____ months

ARM Terms: All 10 Year 7 Year 5 Year 1 Month

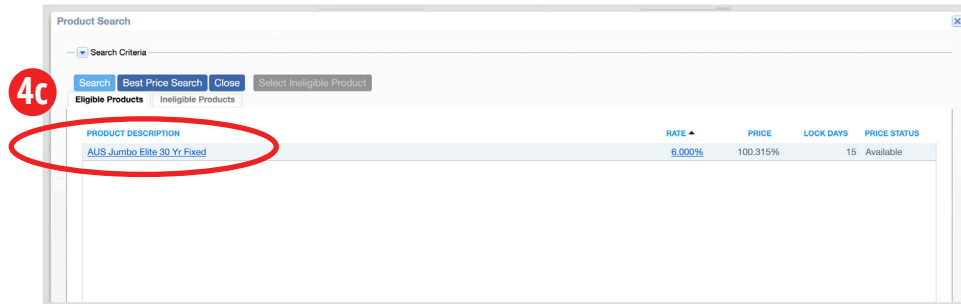
AUS Type: DU LP Not Specified

* Lock Period: 15 Day Rate Lock Target Rate: Target Price:

Search Close Select Ineligible Product



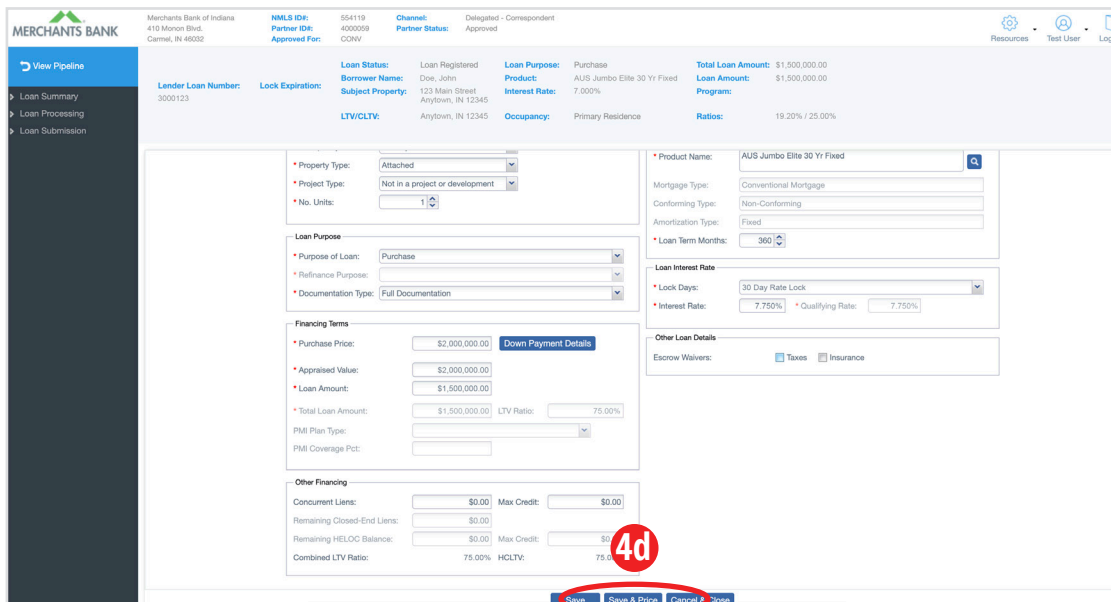
c. Click on the desired product name found under **Product Description**.



NOTE: If the desired product is not listed under the **Eligible Products** tab, click the **Ineligible Products** tab, then click the **product name**, and the reason for the disqualification will be displayed. Exit the **Product Search** screen by clicking the **Close** button to correct the disqualifying loan data.



d. Click the **Save & Price** button.





e. Click on the **price** for your desired lock rate/price.

Select Pricing

Rate Sheet Data/Time: Rate Sheet ID: Optimal Blue Product Id 80270251 Rate Sheet #: 0 Price Status: Available

RATE	P & I PAYMENT	15 DAY PRICE	30 DAY PRICE	45 DAY PRICE	60 DAY PRICE	75 DAY PRICE
6.250%	\$9,235.76	100.875%	100.750%	100.625%	100.500%	100.375%
6.375%	\$9,358.05	101.251%	101.126%	101.001%	100.876%	100.751%
6.490%	\$9,471.16	101.573%	101.448%	101.323%	101.198%	101.073%
6.500%	\$9,481.02	101.646%	101.521%	101.396%	101.271%	101.146%
6.625%	\$9,604.66	101.973%	101.848%	101.723%	101.598%	101.473%
6.750%	\$9,728.97	102.272%	102.147%	102.022%	101.897%	101.772%
6.875%	\$9,853.93	102.500%	102.496%	102.371%	102.246%	102.121%
6.990%	\$9,969.47	102.500%	102.500%	102.500%	102.500%	102.384%
7.000%	\$9,979.54	102.500%	102.500%	102.500%	102.500%	102.441%
7.125%	\$10,105.78	102.500%	102.500%	102.500%	102.500%	102.500%
7.250%	\$10,232.64	102.500%	102.500%	102.500%	102.500%	102.500%
7.375%	\$10,360.13	102.500%	102.500%	102.500%	102.500%	102.500%
7.490%	\$10,477.95	102.500%	102.500%	102.500%	102.500%	102.500%
7.500%	\$10,488.22	102.500%	102.500%	102.500%	102.500%	102.500%
7.625%	\$10,616.91	102.500%	102.500%	102.500%	102.500%	102.500%
7.750%	\$10,746.18	102.500%	102.500%	102.500%	102.500%	102.500%
7.875%	\$10,876.04	102.500%	102.500%	102.500%	102.500%	102.500%

CANCEL

f. Review the **lock terms, LLPAs and Pricing Notes and Advisories**, then click the **Lock** button to complete the lock.

Loan Pricing and Rate Lock

Product: AUS Jumbo Elite 30 Yr Fixed

Lock Period: 30 Day Rate Lock

Lock Date/Time: 4/01/2025 3:20:35 PM Expiration Date: 5/01/2025

Price Determined: 4/01/2025 1:00 AM

Proposed Pricing

DESCRIPTION	RATE	PRICE
Base Rate	7.625%	101.875%
Max of LTV/CLTV/HCLTV is 70.01-75%, And FICO is 740-759, And Loan Purpose is Purchase	0.000%	0.625%
Total Rate/Price	7.625%	102.500%

Margin: 0.000% Index: 0.000% Lifetime Rate Cap: 0.000%

Pricing Notes and Advisories

Annual Qualifying Income of \$780000 is 70.01-75% of the Hamilton County FFIEC June 2024 MFI of \$98600.
 Annual Qualifying Income of \$780000 is 77.75% of the Hamilton County FHFA May 2024 AMI of \$101200.
 The borrower's credit history related to bankruptcy and derogatory housing events, including mortgage late payments, has not been evaluated to determine eligibility for this loan.
 Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.

Lock CANCEL

g. Click Yes, in the Confirmation popup window.

Confirmation

Please confirm that you wish to lock this loan?

Yes No



5. A **Lock Update** record and **Lock Confirmation** document will be created on the **Loan Lock History** screen.

NOTE: A lock confirmation will be available on the **Loan Lock History** screen. If the lock confirmation does not automatically appear, click the **Refresh** button found in the middle of the screen. **DO NOT** use the browser refresh.

MERCHANTS BANK Merchants Bank of Indiana
410 Monon Blvd.
Carmel, IN 46032

NMLS ID: 554119
Partner ID: 4000059
Approved For: CDWV

Channel: Delegated - Correspondent
Partner Status: Approved

Loan Status: Loan Registered
Borrower Name: Doe, John
Subject Property: 123 Main Street
Anytown, IN 12345
LTV/CLTV: 75.00% / 75.00%

Loan Purpose: Purchase
Product: AUS Jumbo Elite 30 Yr Fixed
Interest Rate: 7.625%
Occupancy: Primary Residence

Total Loan Amount: \$1,500,000.00
Loan Amount: \$1,500,000.00
Program:
Ratios: 20.18% / 40.00%

Loan Lock History

Lock Management | Rate Lock Activity History

Lock Status: Rate Lock Approved | Lock Expires: 05/01/2025
Locked Rate: 7.625% | Price: 102.500%

Lock Price History

REQUEST TYPE	REQUEST STATUS	DATE & TIME	NOTE RATE	TOTAL PRICE
Initial Lock	Approved	4/01/2025 3:21 PM	7.750%	102.500%

Refresh

Lock Confirmation Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME (CLICK TO VIEW)	DISCLOSURE DATE
4/01/2025 3:21 PM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000599.PDF	

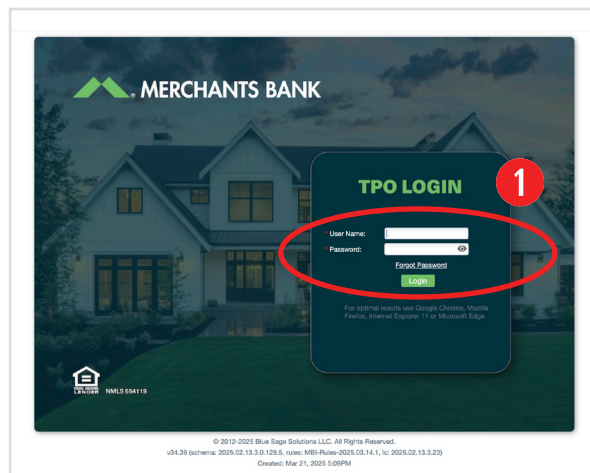
Price | **Extend Lock** | **Lock History**



Lock Update After Submission for Underwriting Review (Non-Delegated Only)

NOTE: Once a non-delegated loan has been submitted for Underwriting Review, Sellers will retain access to all lock-related functions (e.g., submitting a lock, updating a lock, requesting extensions) via the **Lock Management** screen. However, the Short Application will be restricted from further edits. Any changes to loan data must be submitted to Underwriting along with the appropriate supporting documentation. The Underwriter will process the requested updates, after which the Seller may proceed with lock and pricing adjustments for the revised loan data through the **Lock Management** screen.

1. Navigate to the TPO Portal login page, <https://tportal.bankmerchants.com>, and enter your username and password.



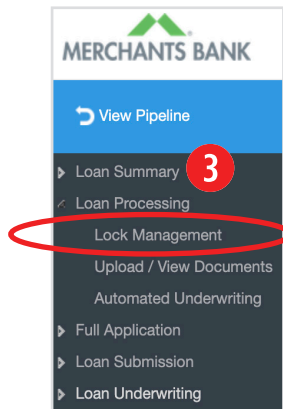
2. Access the loan you wish to update by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.

SELLER LOAN NUMBER	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT
MBI000001	30000123	Doe, John	Primary Residence	Purchase	AUS Jumbo Elite 30 Yr Fixed		Loan Purchased	2/28/2025	\$1,500,000.00

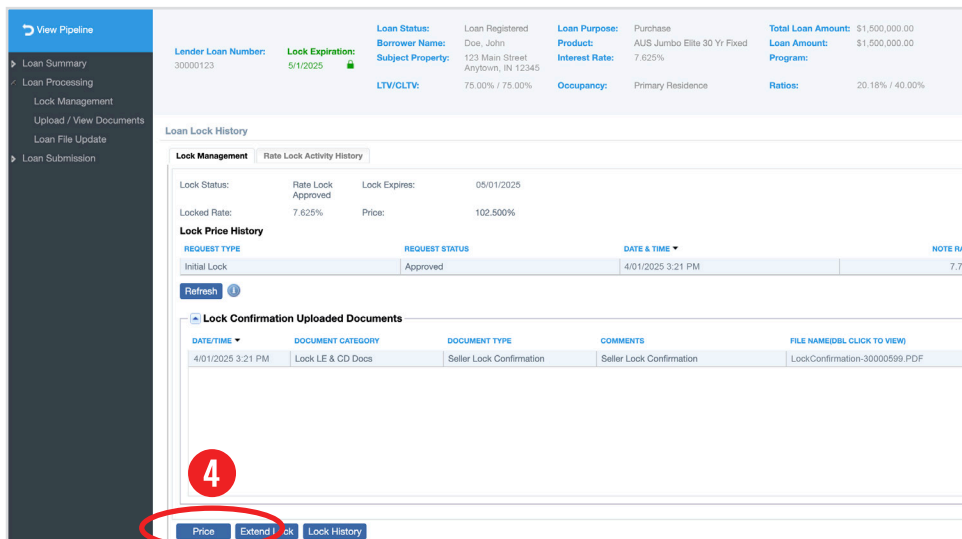
LOCK MANAGEMENT: LOCK UPDATE AFTER SUBMISSION



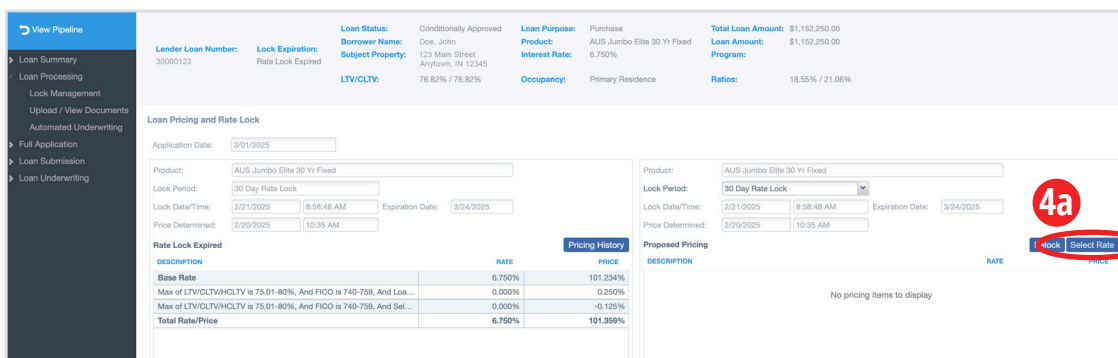
3. On the left menu navigation, click on **Loan Processing** and then select **Lock Management**.



4. Click on the **Price** button.



a. Click on the **Select Rate** button.



LOCK MANAGEMENT: LOCK UPDATE AFTER SUBMISSION



b. Choose the **price** for the desired rate.

4b

Rate Sheet Data/Time	Rate	Optimal Blue Product Id 80270251	Rate Sheet #:	0	Price Status:	Available	30 DAY PRICE
	5.000%	\$5,905.32			98.492%		98.242%
	6.125%	\$7,001.18			98.870%		98.220%
	6.250%	\$7,094.00			99.864%		98.416%
	6.375%	\$7,188.54			100.038%		98.286%
	6.480%	\$7,275.43			100.309%		100.029%
	6.500%	\$7,283.08			100.389%		100.382%
	6.625%	\$7,377.08			100.806%		100.555%
	6.750%	\$7,473.47			101.159%		100.892%
	6.875%	\$7,569.46			101.391%		101.211%
	6.960%	\$7,658.21			101.584%		101.515%
	7.000%	\$7,666.95			101.589%		101.432%
	7.125%	\$7,762.92			101.922%		101.822%
	7.250%	\$7,860.38			102.137%		101.887%
	7.375%	\$7,958.30			102.250%		102.807%
	7.480%	\$8,048.81			102.250%		102.000%
	7.600%	\$8,056.70			102.250%		102.000%
	7.625%	\$8,155.55			102.250%		102.000%

c. Click the **Save** button.

4c

DESCRIPTION	RATE	PRICE
Base Rate	6.750%	101.234%
30 Day Rollover Cost	0.000%	-0.500%
Max of LTV/CLTV/HCLTV is 75.01-80%, And FICO is 740-759, And Loe...	0.000%	0.250%
Max of LTV/CLTV/HCLTV is 75.01-80%, And FICO is 740-759, And Sel...	0.000%	-0.125%
Total Rate/Price	6.750%	100.859%

5. A **Lock Update** record and **Lock Confirmation** document will be created on the **Loan Lock History** screen.

NOTE: If the updated Lock Confirmation document does not automatically appear, click the **Refresh** button found in the middle of the screen. **DO NOT** use the browser refresh.

5

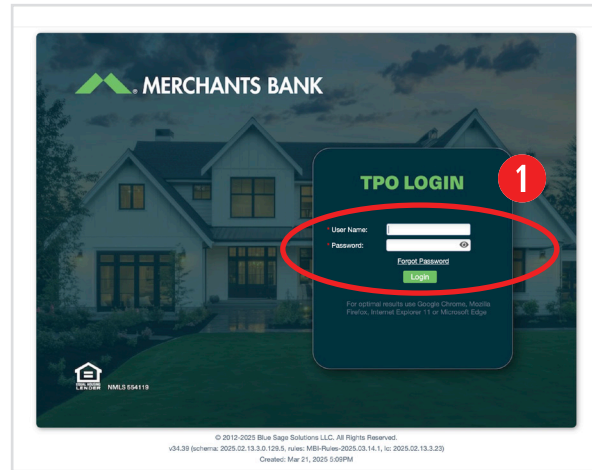
REQUEST TYPE	REQUEST STATUS	DATE & TIME	NOTE RATE	TOTAL PRICE	DETAILS
Extend Lock	Approved	4/6/2025 3:29 PM	6.750%	100.859%	
Initial Lock	Approved	2/21/2025 8:58 AM	6.750%	101.359%	

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(Click to View)	DISCLOSURE DATE	ADDED BY
3/10/2025 10:49 AM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000380.PDF		System Gener
2/21/2025 8:59 AM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000380.PDF		System Gener

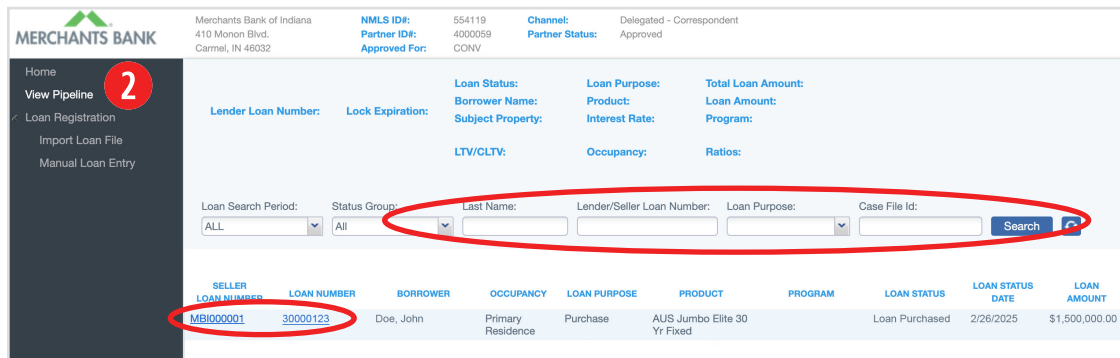


Extend a Lock

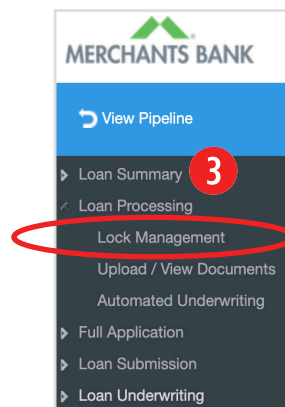
1. Navigate to the TPO Portal login page, <https://tportal.bankmerchants.com>, and enter your username and password.



2. Access the loan you wish to extend by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.



3. On the left menu navigation, click on **Loan Processing** and then select **Lock Management**.



LOCK MANAGEMENT: EXTEND A LOCK



4. Click the **Extend Lock** button.

The screenshot shows the 'Lock Management' section of a web application. At the top, there are fields for Lender Loan Number (30000123), Lock Expiration (5/1/2025), Loan Status (Conditionally Approved), Borrower Name (Dak, John), Subject Property (123 Main Street, Anytown, IN 12345), LTV/CLTV (76.82% / 76.82%), Loan Purpose (Purchase), Product (AUS Jumbo Elite 30 Yr Fixed), Interest Rate (6.72%), Occupancy (Primary Residence), Total Loan Amount (\$1,152,250.00), Loan Amount (\$1,152,250.00), Program, and Rates (18.55% / 21.06%). Below this is the 'Lock History' section, which includes a 'Rate Lock Activity History' table with columns for Lock Status, Rate Lock, Lock Expires, and Price. The 'Lock Price History' table has columns for REQUEST TYPE, REQUEST STATUS, DATE & TIME, NOTE RATE, TOTAL PRICE, and DETAILS. The 'Extend Lock' button is circled in red and labeled with a red circle containing the number '4'.

a. On the Rate Lock Extensions page, click the **Extend Lock** button again.

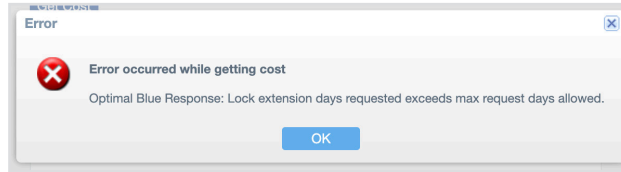
The screenshot shows the 'Rate Lock Extensions' page. It includes fields for Application Date, Settlement Date, and Loan Period (30 Day Rate Lock). The 'Lock Date/Time' is 4/01/2025 3:21:01 PM, and the 'Lock Expiration Date' is 5/01/2025 12:00 AM. Below these fields is a table with columns: NEW LOCK EXPIRATION DATE, DAYS TO EXTEND, ORIGINAL EXPIRATION DATE, EXTENSION TYPE, COST TO EXTEND (PTS), COST TO EXTEND (FEE), and ACTION TAKEN BY. The 'Extend Lock' button is circled in red and labeled with a red circle containing '4a'.

b. Enter the extension days needed in the **Number of Days to Extend**, and then click the **Get Cost** button.

The screenshot shows a modal dialog box titled 'Extend Rate Lock'. It contains fields for Original Lock Period (30 Day Rate Lock), Lock Date/Time (4/01/2025 3:21:01 PM), Current Expiration Date (5/01/2025), Extension Type (Standard Lock Extension), and Number of Days to Extend (15). The 'Get Cost' button is circled in red and labeled with a red circle containing '4b'. At the bottom, there are 'Extend Lock' and 'CANCEL' buttons.



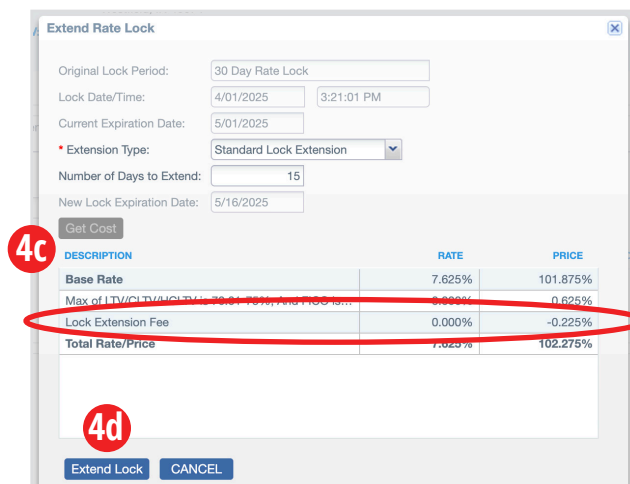
NOTE: If the **Number of Days to Extend** entered exceeds the extension policy limit, then an error message will appear. The **Number of Days to Extend** field will have to be adjusted to conform with the policy.



c. The cost of the extension is listed under the **Description** section.

NOTE: If the number of days requested has the new lock expiration ending on a weekend or holiday, the system will roll the expiration date to the next business day. **Extension cost** and **Number of Days to Extend** field will reflect the full extension and cost to extend to the next business day.

d. Click the **Extend Lock** button.



NOTE: If 30 days is entered and the 30th day lands on a weekend or holiday, and the Blue Sage will automatically update the **Number of Days to Extend** to 31, 32 or 33. After clicking the **Extend Lock** button, the error message will appear stating that the request exceeds the maximum number of allowed extension days. To complete the extension, reduce the number of days to account for the weekend/holiday, then extend. If you need the full 30 days, please reach out to the lock desk at Lockdesk@bankmerchants.com to complete the extension. The extension fee applied will reflect the total days extended to get to the next business day.



5. The new lock extension information will be on the **Rate Lock Extensions** screen.

Lender Loan Number: 30000123

Lock Expiration: 5/16/2025

Borrower Name: Doe, John

Subject Property: 123 Main Street, Anytown, IN 12345

LTV/CLTV: 75.00% / 75.00%

Loan Purpose: Purchase

Product: AUS Jumbo Elite 30 Yr Fixed

Interest Rate: 7.625%

Occupancy: Primary Residence

Total Loan Amount: \$1,500,000.00

Loan Amount: \$1,500,000.00

Program:

Ratios: 20.18% / 40.00%

Rate Lock Extensions

Application Date: Settlement Date: Estimated Firm

Rate Lock

Lock Period: Pricing Date/Time:

Lock Date/Time: Lock Expiration Date:

NEW LOCK EXPIRATION DATE	DAYS TO EXTEND	ORIGINAL EXPIRATION DATE	EXTENSION TYPE	COST TO EXTEND (PTS)	COST TO EXTEND (FEE)	ACTION TAKEN BY	ACTION DATE/TIME
5/16/2025	15	5/01/2025	Standard Lock Extension	-0.225%		Demo Account	4/01/2025

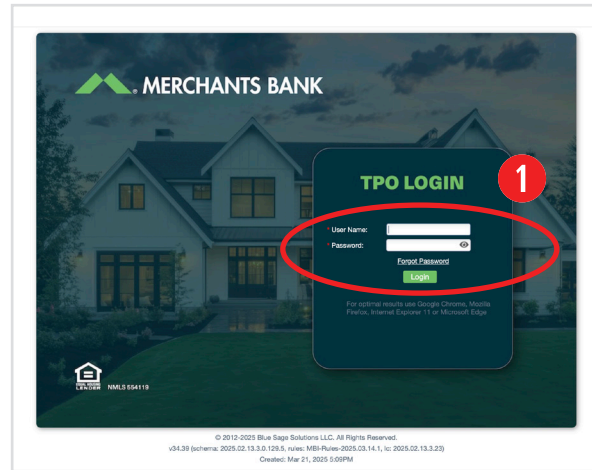
[Pricing History](#) [Extend Lock](#)

5

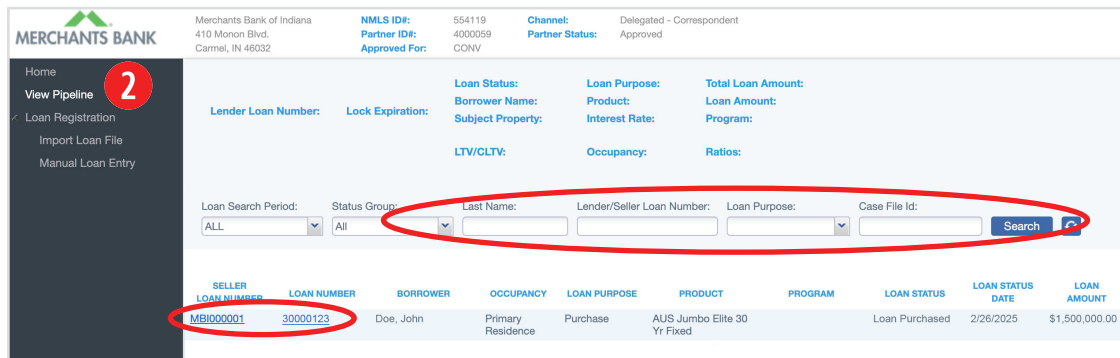


Re-Lock a Loan

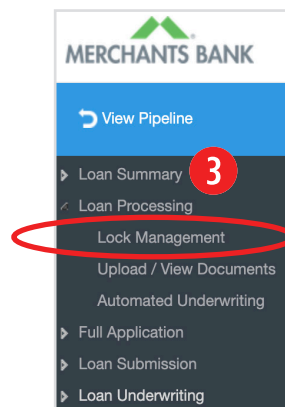
1. Navigate to the TPO Portal login page, <https://tportal.bankmerchants.com>, and enter your username and password.



2. Access the loan you wish to re-lock by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.



3. On the left menu navigation, click on **Loan Processing** and then select **Lock Management**.



LOCK MANAGEMENT: RE-LOCK A LOAN



4. Click the **Price** button.

Loan Lock History

Lock Status: Rate Lock Approved Lock Expires: 05/01/2025
 Locked Rate: 6.750% Price: 100.859%

Lock Price History

REQUEST TYPE	REQUEST STATUS	DATE & TIME	NOTE RATE	TOTAL PRICE
Extend Lock	Approved	4/01/2025 3:29 PM	6.750%	100.859%
Initial Lock	Approved	2/21/2025 8:58 AM	6.750%	101.359%

Lock Confirmation Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DEL. CLICK TO VIEW)	DISCLOSURE DATE
3/10/2025 10:49 AM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30002380.PDF	
2/21/2025 8:59 AM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000380.PDF	

4

Price Extend Lo Lock History

a. Select the desired relock period from the **Lock Period** dropdown, then click on the **Relock** button.

Loan Pricing and Rate Lock

Product: AUS Jumbo Elite 30 Yr Fixed
 Lock Period: 30 Day Rate Lock
 Lock Date/Time: 2/21/2025 8:58:48 AM Expiration Date: 3/24/2025
 Price Determined: 2/20/2025 10:35 AM

4a

Relock

DESCRIPTION	RATE	PRICE
Base Rate	6.750%	101.234%
Max of LTV/CLTV/HCLTV is 75.01-80%, And FICO is 740-759, And Loe...	0.000%	0.250%
Max of LTV/CLTV/HCLTV is 75.01-80%, And FICO is 740-759, And Sel...	0.000%	-0.125%
Total Rate/Price	6.750%	101.359%

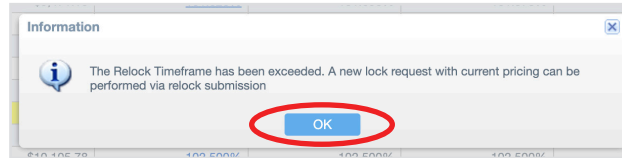
b. Click on the **price** for the desired relock rate.

4b

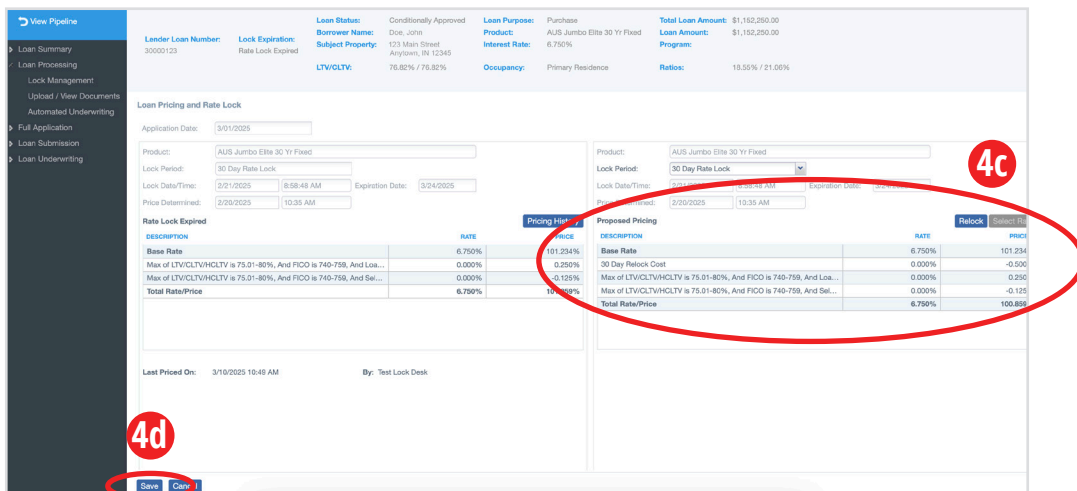
Rate	Rate ID	Optimal Blue Product ID	Rate Sheet #	Price Status	Available	30 DAY PRICE
5.000%						98.245%
5.125%						98.202%
5.250%						98.115%
5.375%						98.788%
5.490%						100.000%
5.600%						106.138%
5.625%						100.863%
5.750%						101.433%
5.875%						101.243%
5.990%						101.804%
6.000%						101.402%
6.125%						101.622%
6.250%						101.887%
6.375%						102.000%
6.490%						102.000%
6.500%						102.000%
6.625%						102.000%
6.750%						102.000%



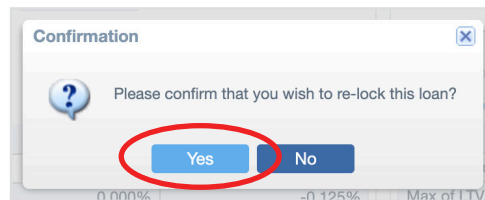
NOTE: If your lock has been expired or canceled for more than 30 days, then you will receive an **Information** popup, informing you that you are now subject to current market pricing. Select **OK** to continue.



- c. The updated relock price information will show on the right-hand side.
- d. Click the **Save** button.



- e. Select **Yes**.





5. The new relock information will be listed on the Loan Lock History screen.

NOTE: If the updated Lock Confirmation document does not automatically appear, click the **Refresh** button found in the middle of the screen. **DO NOT** use the browser refresh.

The screenshot shows the 'Loan Lock History' section of a web application. A red circle with the number '5' highlights the 'Refresh' button in the 'Lock Price History' table. Another red circle highlights the 'Approved' status in the same table. The 'Lock Confirmation Uploaded Documents' table below shows two entries for 'Seller Lock Confirmation' documents.

Loan Summary:

- Lender Loan Number: 30000123
- Lock Expiration: Expired
- Loan Status: Loan Registered
- Borrower Name: Doe, John
- Subject Property: 123 Main Street, Anytown, VA 12345
- Loan Purpose: Purchase
- Product: AUS Jumbo Elite 30 Yr Fixed
- Total Loan Amount: \$1,500,000.00
- Loan Amount: \$1,500,000.00
- Program:
- LTV/CLTV: 75.00% / 75.00%
- Occupancy: Primary Residence
- Ratios: 19.10% / 23.00%

Lock Management:

- Rate Lock Activity History
- Lock Status: Rate Lock Approved
- Lock Expires: 02/26/2025
- Locked Rate: 6.990%
- Price: 102.155%

Lock Price History:

REQUEST TIME	REQUEST STATUS	DATE & TIME	NOTE RATE	TOTAL PRICE	DETA
Relock	Approved	3/26/2025 6:51 PM	6.990%	102.155%	C
Relock	Approved	3/26/2025 6:25 PM	6.990%	102.405%	C

Lock Confirmation Uploaded Documents:

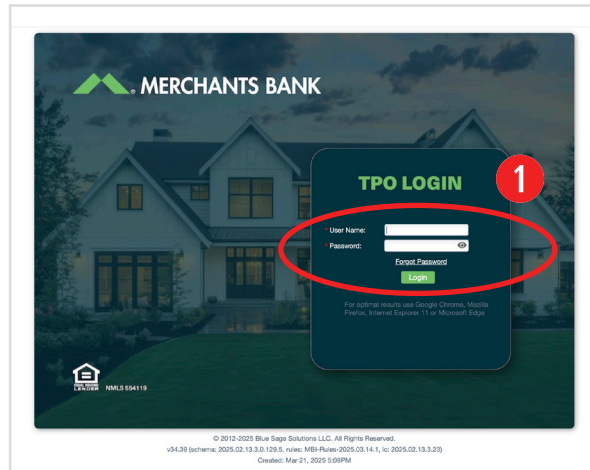
DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL, CLICK TO VIEW)	DISCLOSURE DATE	ADDED BY
4/01/2025 3:43 PM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000605.PDF		System Gene
4/01/2025 3:07 PM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-300003605PDF		System Gene

Buttons: Price, Extend Lock, Lock History



View and Save Lock Confirmation

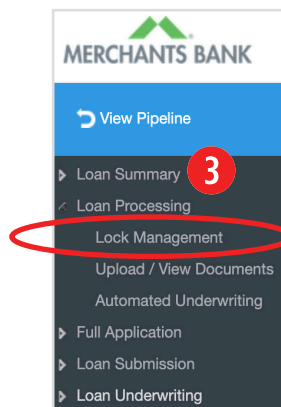
1. Navigate to the TPO Portal login page, <https://tpoportal.bankmerchants.com>, and enter your username and password.



2. Access the loan by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.

SELLER LOAN NUMBER	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT
MBI000001	30000123	Doe, John	Primary Residence	Purchase	AUS Jumbo Elite 30 Yr Fixed		Loan Purchased	2/26/2025	\$1,500,000.00

3. On the left menu navigation, click on **Loan Processing** and then select **Lock Management**.



LOCK MANAGEMENT: VIEW AND SAVE LOCK CONFIRMATION



4. The Lock Confirmation is available under the **Lock Confirmation Uploaded Documents** section. Double click on the line item for the Lock Confirmation to open the file.

NOTE: A new lock confirmation form will be saved on this screen any time a lock event occurs (i.e. Initial Lock, Relock, Extensions, Lock Updates). The most recent lock confirmation will always be the first record in this list. The **Date/Time** column will indicate when the Lock Confirmation was created.

View Pipeline

Loan Summary

Loan Processing

Lock Management

Upload / View Documents

Loan File Update

Loan Submission

Lender Loan Number: 30000123 **Lock Expiration:** 4/28/2025

Loan Status: Loan Registered **Loan Purpose:** Purchase **Total Loan Amount:** \$750,000.00

Borrower Name: Doe, John **Product:** Conforming Elite 30 Yr Fixed **Loan Amount:** \$750,000.00

Subject Property: 123 Main Street, Anytown, IN 12345 **Interest Rate:** 7.250% **Program:**

LTV/CLTV: 71.23% / 71.23% **Occupancy:** Primary Residence **Ratios:**

Loan Lock History

Lock Management | **Rate Lock Activity History**

Lock Status: Rate Lock Approved **Lock Expires:** 04/28/2025

Locked Rate: 7.250% **Price:** 101.755%

Lock Price History

REQUEST TYPE	REQUEST STATUS	DATE & TIME	NOTE RATE	TOTAL
Customized Pricing	Approved	3/14/2025 9:05 PM	7.250%	101
Relock	Approved	3/14/2025 9:02 AM	7.250%	102
Cancel Lock	Approved	3/11/2025 12:34 PM	7.250%	102
Extend Lock	Approved	3/02/2025 2:30 PM	7.250%	102
Initial Lock	Approved	3/02/2025 2:25 PM	7.250%	102

Refresh

Lock Confirmation Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATA
3/14/2025 9:05 PM	Lock LE & CD Docs	Seller Lock Confirmation	Lock Confirmation	LockConfirmation-30000401.PDF	
3/14/2025 9:02 AM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000401.PDF	
3/11/2025 12:34 PM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000401.PDF	
3/02/2025 2:31 PM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000401.PDF	

5. To **Download, Print** or **Save** the document, click on the **menu** button in the top left corner. Then select the action you would like to take.

LOCK CONFIRMATION **MERCHANTS BANK**

General Information

Seller Name: Merchants Bank of Indiana **Lock Event Type:** Extend Lock

Seller ID: 4000059 **Request Date:** 03/14/2025

Seller Loan #: MB0000003 **Requested By:** Test Lock Desk

Merchants Loan #: 30000100 **Underwriting Type:** Delegated - Correspondent

Loan Information

Borrower Name: John Doe **Base Loan Amount:** \$750,000.00

Co-Borrower Name: **Total Loan Amount:** \$750,000.00

Property Street Address: 123 Main Street **Sales Price:** \$1,053,000.00

Property City, State, Zip: Anytown, IN 12345 **Appraised Value:** \$1,053,000.00

Property County: County **Subordinate Lien Amount:**

Property Type: Detached **HELOC Line Amount:**

Number of Units: 1 **HELOC Draw Amount:**

Occupancy Type: Primary Residence **FICO:** 741

Purpose: Purchase **LTV:** 71.230%

Loan Type: Conventional Mortgage **CLTV:** 71.230%

Amortization Term: 360 **HCLTV:** 71.230%

Documentation Type: FULL **DTI:** 22.000%

Self-Employed: Yes **Months Reserves:** 22

First Time Buyer: No **Temporary Buydown:** No

Tax Escrow Waiver: Yes **AUS Type:**

Insurance Escrow Waiver: No **AUS Recommendation:**

Lock Terms

Product Name: Conforming Elite 30 Yr Fixed **Lock Period:** 15

Commitment #: Best Effort **Lock Date:** 02/24/2025

Rate Sheet ID: **Expiration Date:** 04/28/2025

Pricing Details

Rate	Base Price	Total Adjustments	Final Price
7.25	102.375	-0.62	101.755

Adjustment Details

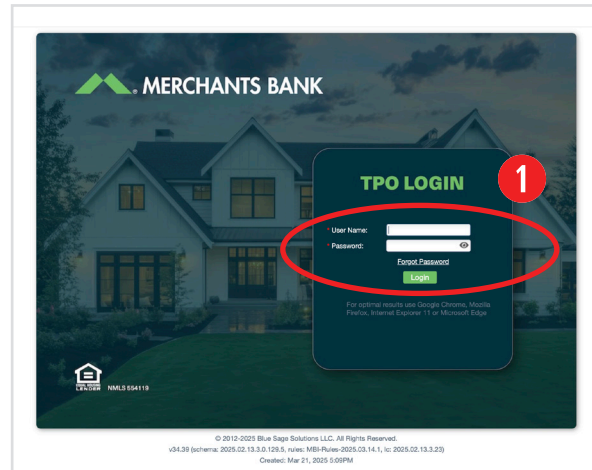
Description	% Amount
Max of LTV/CLTV/HCLTV is 70.01-75%, And FICO is 740-759, And Loan Purpose is Purchase	0.25
Max of LTV/CLTV/HCLTV is 70.01-75%, And FICO is 740-759, And Self Employed is Yes	-0.125
15 Day Relock Cost	-0.25
16 Day Lock Extension	-0.24
17 Day Lock Extension	-0.255
Total Adjustments:	-0.62

The information contained in this lock confirmation is confidential and has been prepared for informational purposes only - further distribution is strictly prohibited. This pricing indication is based on information obtained at time of lock. Changes, including but not limited to, loan characteristics, product, lock terms, and suspense fees may affect the final loan price. This pricing indication does not represent an obligation by Merchants Bank, or any of its affiliates, to purchase a mortgage loan.

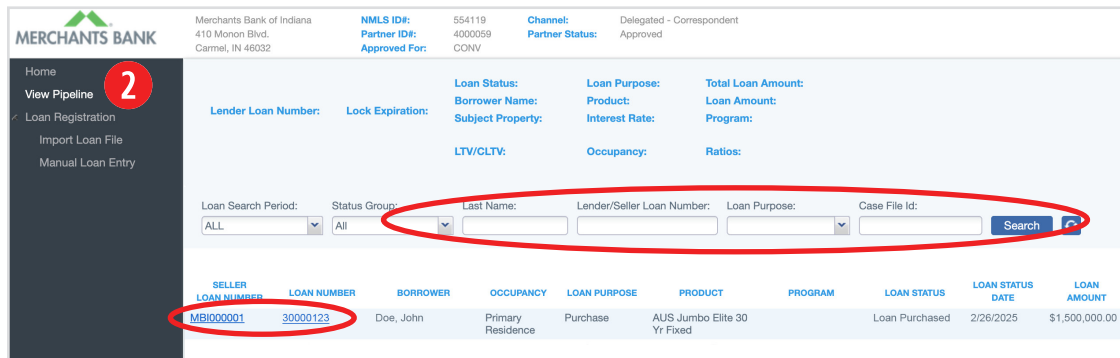


Cancel a Lock

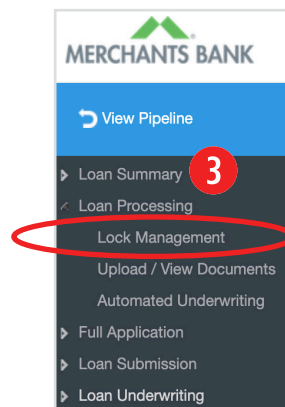
1. Navigate to the TPO Portal login page, <https://tpoportal.bankmerchants.com>, and enter your username and password.



2. Access the loan by selecting **View Pipeline**, then searching for the loan. Select the **Loan Number** link to open the loan.



3. On the left menu navigation, click on **Loan Processing** and then select **Lock Management**.



LOCK MANAGEMENT: CANCEL A LOCK



4. Click the **Price** button.

View Pipeline

- Loan Summary
- Loan Processing
- Lock Management
- Upload / View Documents
- Loan File Update
- Loan Submission

Lender Loan Number: 30000123
Lock Expiration: 5/1/2025

Loan Status: Conditionally Approved
Borrower Name: Doe, John
Subject Property: 123 Main Street Anytown, IN 12345
LTV/CLTV: 76.82% / 76.82%

Loan Purpose: Purchase
Product: AUS Jumbo Elite 30 Yr Fixed
Interest Rate: 6.750%
Occupancy: Primary Residence

Total Loan Amount: \$1,152,250.00
Loan Amount: \$1,152,250.00
Program:
Ratios: 18.55% / 21.06%

Loan Lock History

Lock Management | Rate Lock Activity History

Lock Status: Rate Lock Approved | Lock Expires: 05/01/2025
Locked Rate: 6.750% | Price: 100.859%

Lock Price History

REQUEST TYPE	REQUEST STATUS	DATE & TIME	NOTE RATE	TOTAL PRICE	DET
Extend Lock	Approved	4/01/2025 3:29 PM	6.750%	100.859%	Q
Initial Lock	Approved	2/21/2025 8:58 AM	6.750%	101.359%	Q

Lock Confirmation Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL. CLICK TO VIEW)	DISCLOSURE DATE	ADDED BY
3/10/2025 10:49 AM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000380.PDF		System Gene
2/21/2025 8:59 AM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000380.PDF		System Gene

4

Price | **Extend** | Lock | Lock History

a. Click the red **Cancel Lock** button.

View Pipeline

- Loan Summary
- Loan Processing
- Lock Management
- Upload / View Documents
- Loan File Update
- Loan Submission

Lender Loan Number: 30000123
Lock Expiration: 4/28/2025

Loan Status: Loan Registered
Borrower Name: Doe, John
Subject Property: 123 Main Street Anytown, IN 12345
LTV/CLTV: 71.23% / 71.23%

Loan Purpose: Purchase
Product: Conforming Elite 30 Yr Fixed
Interest Rate: 7.250%
Occupancy: Primary Residence

Total Loan Amount: \$750,000.00
Loan Amount: \$750,000.00
Program:
Ratios: 16.05% / 22.00%

Loan Pricing and Rate Lock

Application Date:

Rate Lock Approved

DESCRIPTION	RATE	PRICE
Base Rate	7.250%	102.375%
Max of LTV/CLTV/HCLTV is 70.01-75%, And FICO is 740-759, And Lea...	0.000%	0.250%
Max of LTV/CLTV/HCLTV is 70.01-75%, And FICO is 740-759, And Sel...	0.000%	-0.125%
15 Day Rerock Cost	0.000%	-0.250%
16 Day Lock Extension	0.000%	-0.240%
17 Day Lock Extension	0.000%	-0.255%
Total Rate/Price	7.250%	101.755%

Proposed Pricing

No pricing items to display

4a

Cancel Lock | **Extend** | Rate

b. Add a brief explanation for the cancellation in the **Request Explanation** field, then click the **Submit Request** button.

Request Lock Cancellation

* Request Explanation:

Core Reason: **COC Reasons**

Submit Request | **CANCEL**

4b



- The lock cancellation details will show on the Lock Management screen, and the Merchants Bank Lock Desk will be notified of the submitted Lock Cancellation request. They will review the request and complete the lock cancellation.
- After the Lock Desk has accepted the lock cancellation request, the Lock Expiration in the loan header will be updated to Rate Lock Cancelled.

6

Loan Management

Loan Header:

- Lender Loan Number:** 30000123
- Lock Expiration:** Rate Lock Cancelled
- Loan Status:** Loan Registered
- Borrower Name:** Doe, John
- Loan Purpose:** Purchase
- Subject Property:** 123 Main Street, Anytown, IN 12345
- Product:** AUS Jumbo Elite 30 Yr Fixed
- Interest Rate:** 7.250%
- Total Loan Amount:** \$1,100,000.00
- Loan Amount:** \$1,100,000.00
- LTV/CLTV:** 55.00% / 55.00%
- Occupancy:** Primary Residence
- Program:**
- Ratios:**

Loan Lock History

Lock Management | Rate Lock Activity History

Lock Status: Rate Lock Cancelled | Lock Expires: 04/23/2025

Locked Rate: 7.250% | Price: 102.395%

Lock Price History

DATE & TIME	NOTE RATE	TOTAL PRICE	DETAILS
Cancel Lock	Approved	0.000%	Q
Initial Lock	Approved	7.250%	Q
		102.395%	Q

Lock Confirmation Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATE	ADDED BY
3/17/2025 2:56 PM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000694.PDF		System Generated
3/17/2025 2:30 PM	Lock LE & CD Docs	Seller Lock Confirmation	Seller Lock Confirmation	LockConfirmation-30000594.PDF		System Generated

Buttons: Price | Extend Lock | Lock History