



**NEED A LONG-TERM LOCK?
GHMC HAS YOU COVERED!
EVEN BETTER, NO UP-FRONT
FEE FOR THE 90 DAY OPTION!
TAKE A LOOK...**

Guaranty Home Mortgage offers an extended lock program, up to 180 days, on all of our fixed-rate Conventional and Government products (including High Balance and our Lock and Shop Program).
The following pricing structure applies to all eligible products.

TERM	ADJ TO 60 DAY PRICE	UP-FRONT FEE	
		w/Address	TBD Prop
90 Days	0.500	0.000	0.000
120 Days	0.625	0.500	1.000
150 Days	0.750	0.500	1.000
180 Days	1.000	0.500	1.000

All within 10 business days of the rate lock, the Initial Loan Estimate must be received and the applicant must provide their notice of intent to proceed, at which time a copy of the check for the extension should be emailed to rates@ghmc.com. If the check and/or email are not received within the timeframe noted above, the lock will be cancelled. The up-front fee will be reflected as a credit to the borrower's closing costs on the final CD.

Please submit your check to:

Guaranty Home Mortgage Corporation
Attn: Lock Desk
10 Lea Avenue, Suite 800
Nashville, TN 37210

Please contact your **Account Executive** for details.
Call us today **800.467.3032** or visit us at **ghmc.com**



10 Lea Avenue, Suite 800 | Nashville, TN 37210
800.467.3032 | ghmc.com

