



Colorado Lock-in Disclosure Form

Pursuant to sections 12-61-914(2)(d),(f) and (3), Colorado Revised Statutes

THIS FORM DESCRIBES HOW YOU MAY BE OFFERED A LOCK-IN. A LOCK-IN IS AN ARRANGEMENT IN WHICH AN INVESTOR RESERVES A TEASER RATE, PAYMENT RATE AND/OR INTEREST RATE DURING THE LOAN APPLICATION PROCESS FOR A SPECIFIC PERIOD OF TIME WHILE YOUR LOAN APPLICATION IS BEING APPROVED AND CLOSED. WHETHER YOUR LOAN WILL ACTUALLY BE APPROVED AND WILL CLOSE DURING THE TIME PERIOD DEPENDS ON A NUMBER OF CONDITIONS, SOME OF THEM BEYOND THE CONTROL OF YOUR MORTGAGE BROKER. TO LEARN MORE ABOUT LOCK-IN AGREEMENTS, PLEASE REVIEW THE FOLLOWING WEBSITE: <http://www.federalreserve.gov/pubs/lockins/default.htm>

If applicable, mortgage brokers shall include the co-borrower.

_____	_____	_____	_____
Borrower First Name	Borrower Last Name	Date	
_____	_____	_____	_____
Co-Borrower First Name	Co-Borrower Last Name	Date	
_____	_____	_____	_____
Property Address	City	State	Postal Code

Check applicable boxes:

- I **HAVE** ENTERED INTO A LOCK-IN AGREEMENT WITH YOUR MORTGAGE LENDER
- I HAVE **NOT** ENTERED INTO A LOCK-IN AGREEMENT WITH YOUR MORTGAGE LENDER AND THE RATES AND TERMS ARE SUBJECT TO CHANGE
- THERE IS **NO** LOCK-IN FEE ASSOCIATED WITH THIS LOCK
- THERE **IS** A LOCK-IN FEE ASSOCIATED WITH THIS LOCK
- LOCK-IN FEES ARE **NOT** REFUNDABLE
- LOCK-IN FEES **ARE** REFUNDABLE

LOCK-IN FEES ARE REFUNDABLE UNDER THE FOLLOWING TERMS AND CONDITIONS:

The following shall be completed, pursuant to § 12-61-914(2)(d), (f) and (3), C.R.S., once the interest or payment rate for a loan has been locked. If multiple payment options exist, all options shall be disclosed on this form. All teaser rates, interest rates or payment rates shall be disclosed in the area marked rate. When disclosing payment type, indicate if the rate is a principle and interest, interest only, or negative amortization payment.



Colorado Division of Real Estate

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Interest/Payment Rate:

Teaser/Payment/Interest Rate	Prepayment Penalty (Yes or No)	Length & Cost of Prepayment Penalty	Index	Margin	
Payment Type	Date of Lock-in	Expiration of Lock-in	Fixed Term	Initial Adjustment Cap	Life Cap

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I/We certify completion or receipt of this disclosure:

Primary Borrower Signature	Date	Co-Borrower Signature	Date
Mortgage Broker Printed Name		Mortgage Broker Signature	
Mortgage Broker License Number		Date	