

COMMUNITY WEST BANK, N. A.
BROKER REQUEST FOR RATE LOCK AND CONFIRMATION

DATE: _____ FORM COMPLETED BY: _____ CWB FAX: 805-681-3369

BROKER NAME: _____ BROKER TELEPHONE #: _____

FAX #: _____

LOAN OFFICER: _____ RATE SHEET DATE: _____

WHEN SIGNED BY WHLESALE DIV. OF CWB THIS WILL CONFIRM THAT A RATE LOCK HAS BEEN ISSUED BASED ON THE INFORMATION LISTED BELOW. THE LOAN MUST FUND ON OR BEFORE THE EXPIRATION DATE LISTED. IF THE LOAN DOES NOT FUND WITHIN THE ALLOTTED TIME, THIS RATE LOCK IS VOID UNLESS EXTENDED BY CWB IN WRITING. THIS RATE LOCK IS NOT AN INDICATION OF LOAN APPROVAL OR THAT THE LOAN MEETS THE UNDERWRITING CRITERIA OF THE PROGRAM SELECTED.

BORROWER NAME: _____ SS#: _____

BORROWER NAME: _____ SS#: _____

PROPERTY ADDRESS: _____

BORR CR SCORES: TRW: _____ TU: _____ BEACON: _____ CO-BORR CR SCORES: TRW: _____ TU: _____ BEACON: _____

LOAN AMOUNT: _____ APPRAISED VALUE: _____ SALES PRICE: _____

LTV: _____ CLTV: _____

LOAN PROGRAM NUMBER _____ (FROM RATE SHEET) FIRST TRUST DEED

FIXED RATE LOAN: INTEREST RATE: AMORT/TERM:

ARM LOAN:

INITIAL RATE: _____ RATE & PAYMENT FIXED FOR: _____ MONTH'S

MARGIN: _____ LIFE CAP: _____ AMORT/TERM: _____

INDEX NAME: 1YRLIBOR PRIME RATE

10 YEAR INTEREST-ONLY OPTION

LOCK THE ABOVE LOAN FOR 15 DAYS _____ DAYS WITH THE FOLLOWING PRICING:

ORIGINATION FEE TO BROKER PAID BY BORROWER: _____ % \$ _____ PLUS \$ _____ FEES

YSP PAID TO BROKER BY CWB : _____ % \$ _____

TOTAL AMOUNT TO SHOW ON GFE (OUR ORIGINATION CHARGE PAGE 2) \$ _____ *

DISCOUNT PTS PD BY BORROWER TO CWB (GFE:PAGE 2) _____ % \$ _____

YSP CREDIT TO BORROWER FROM CWB (GFE PAGE 2) _____ % \$ _____ (YIELD SPREAD PREMIUM)

TAX / INSURANCE IMPOUNDS: YES NO *CWB ADMIN FEE OF \$890 MUST BE INCLUDED IN TOTAL ON GFE

PURCHASE

REFI: RATE/TERM

REFI: CASH-OUT

OWNER-OCC,

NON-OWNER (#PROPERTY'S OWNED _____)

2ND HOME

PROPERTY TYPE: SFR CONDO PUD ATTACHED DETACHED 2 UNITS 3 UNITS 4 UNITS

WHOLESALE DIVISION USE ONLY
CONFIRMATION OF RATE LOCK

DATE LOCKED _____ RATE LOCK EXPIRATION: _____

RATE LOCK APPROVED BY: _____

CONFIRMATION NUMBER: _____

THIS LOCK CONFIRMATION IS SUBJECT TO VERIFICATION OF THE ABOVE INFORMATION AND DOES NOT GUARANTEE CONFORMITY TO THE UNDERWRITING AND PROGRAM CRITERIA OF THE SELECTED PROGRAM