



CONSUMER DIRECT NON-PRIME RATE LOCK EXTENSION REQUEST

Lock Request Instructions:

Loan Originator to submit lock extension request to lockdesk@acralending.com. A lock extension request must be received prior to the initial Rate Lock's expiration date by 5pm Pacific on the last business day of the initial lock.

The Acra Conditional Loan Approval will serve as your initial rate lock confirmation and identify your lock expiration date.

Rate Lock Request

Request Date:

Loan Number: _____

Interest Rate on Approval: _____

Borrower Name: _____

Lock Expiration Date: _____

Requested Locked Term:

Extension request must be received prior to the initial Rate Lock's expiration date AND prior to moving file to Acra Closing Department. Re-Disclosure of extension fee required for TRID loans.

Lock Expiration must have sufficient business days remaining to allow for current closing department turn times. **minimum of three (3) business days plus any additional days required for CD TRID waiting period or rescission period on TRID loans.*

If the loan does not fund on or prior to the Lock Expiration date, the lock is no longer valid.

For assistance with Rate Lock Pricing or scenario review, please contact your Account Executive.

Up-to-date Rate Sheets are available on our [website](#).

Rate Lock Extension Request

Review Acra Rate Lock Policy on our [website](#).

Changes to the terms of the loan require the submission of a "Rework Request Form".

This form can be found on our [website](#).

