



## ARE YOU CONCERNED WITH RISING RATES?

**Introducing CLM's  
Float Down Option!**

### Eligible Products

Fixed Rate Conforming Conventional,  
FHA and VA Loans



### Lock Terms

60, 75, 90 and 120 Days

### Upfront Fee

0.50% of the Total Loan Amount

This fee is non-refundable, but is credited at closing,  
if loan closes before the lock expiration date.

**Shawn Ware**

**Branch Manager**

NMLS #620959

1600 N Collins Blvd  
Suite 1950

Richardson, TX 75080

[www.CLM Mortgage.com](http://www.CLM Mortgage.com)  
(214) 673-7532

This is not an offer for extension of credit and is subject to change without notice. Not all loan products qualify for long term rate locks and certain restrictions may apply on all programs. Loans that do not close prior to lock expiration will forfeit the upfront lock fee. Upfront lock fee must be received within 3 business days, otherwise lock will cancel and will be subject to worst case pricing. Once rate is locked, loan product changes are not permitted. If the loan amount increases by 5% or more, an additional fee is required. Lock program may allow for one-time renegotiation, contact your loan officer for specific details. All loans are subject to program guidelines and underwriting approval. Not all applicants will qualify. Other terms and conditions may apply. CLM Mortgage, Inc. NMLS # 215239. [www.clmmortgage.com](http://www.clmmortgage.com)

