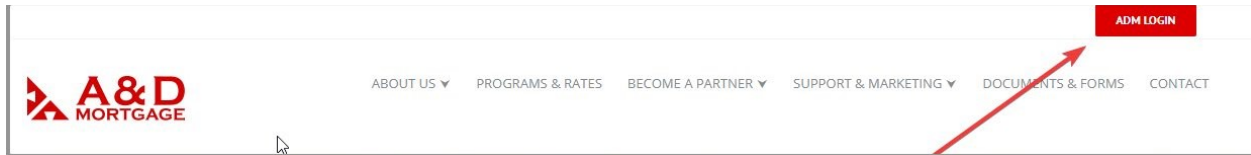


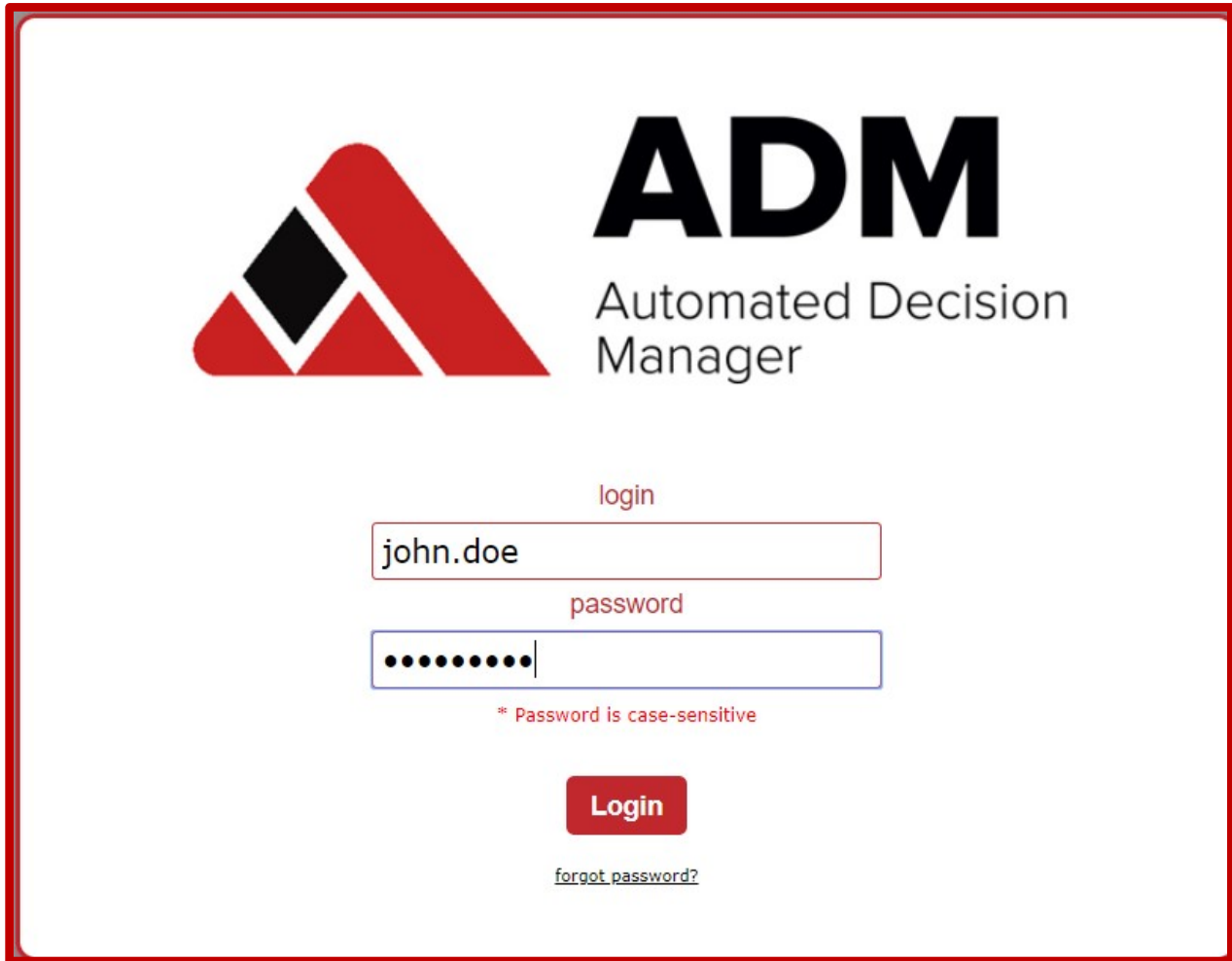
## *Extending or Changing a Previously Locked Loan*

### A&D Mortgage User Guide

- 1. To access the Login screen of ADM,** first click on the red “ADM Login” button, located at the top right-hand side of [www.wholesale.admortgage.com](http://www.wholesale.admortgage.com).

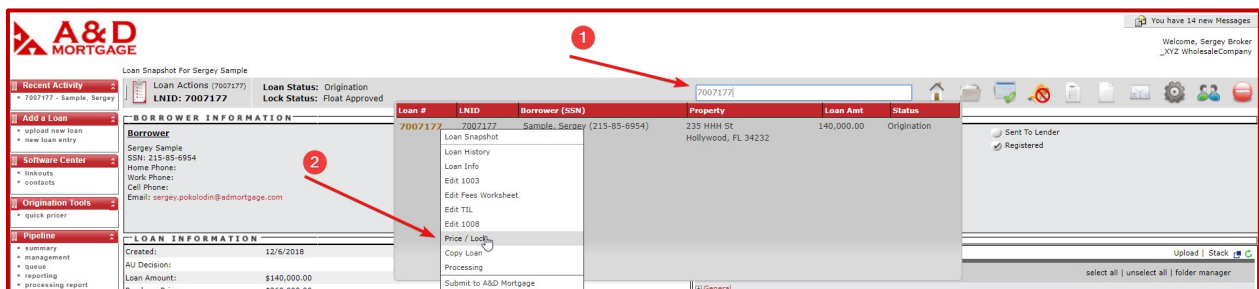


- 2. To Log In,** enter your email address or login provided and your password, then click Login.



### 3. Open your loan by entering loan information.

- a. Enter any of the loan information you have available (borrower's name, loan number, property, etc.) into the search bar. Once your loan is brought up, click on the loan number in the results, and a pop-up menu will display.
- b. From the pop-up menu click **Price/Lock**.



**4. On the Price/Lock screen you will see the button “Change Request” at the bottom of the page.**



The screenshot shows a web interface for a mortgage lock. At the top right, there are input fields for 'Desired Price' (95 to 100), 'Desired Lock Period' (30), and 'Result' (Best Price). Below these is a note: '(\*) Indicates a required field'. A large grey box contains the text: 'This loan has been Locked or Cleared To Close. To request a change, please click the "Change Request" button to send a request to Secondary Marketing.' A red arrow points to a button labeled 'Change Request' at the bottom of this box.

**5. Follow the prompts, leave a comment and the request will be sent to A&D Mortgage Lock Desk.**

- a. From the Change Request Type drop-down, choose Price Change, Lock Extension or Cancel Lock, then enter a comment and click “send”. Your request will be sent to the A&D Mortgage Lock Desk.
- b. If the issue is due to a change of the Appraised Value, Loan Amount, LTV, or Property Type, make sure to address the change with the Underwriter first. Once the change is approved, the Underwriter will then transfer the file to the Lock Desk for price validation.

**NOTE:** While the Lock Desk can quickly extend or reprice a loan, changes that require Underwriting approval may take longer, as the Lock Desk will need to address the requested changes with Underwriting.

Use this form to submit a request to change the current locked loan criteria. Your request will be reviewed as soon as possible. A response will be sent to you with our decision.

Please choose your change request type from the drop down list and provide additional clarification for your request.

Change Request Type: **Product Change**  
Price Change  
Lock Extension  
Cancel Lock  
Other

Comments:

**Send**

c. You will receive an email confirmation that the change has been completed.

