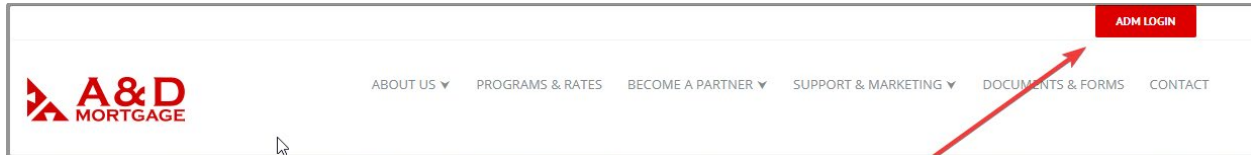


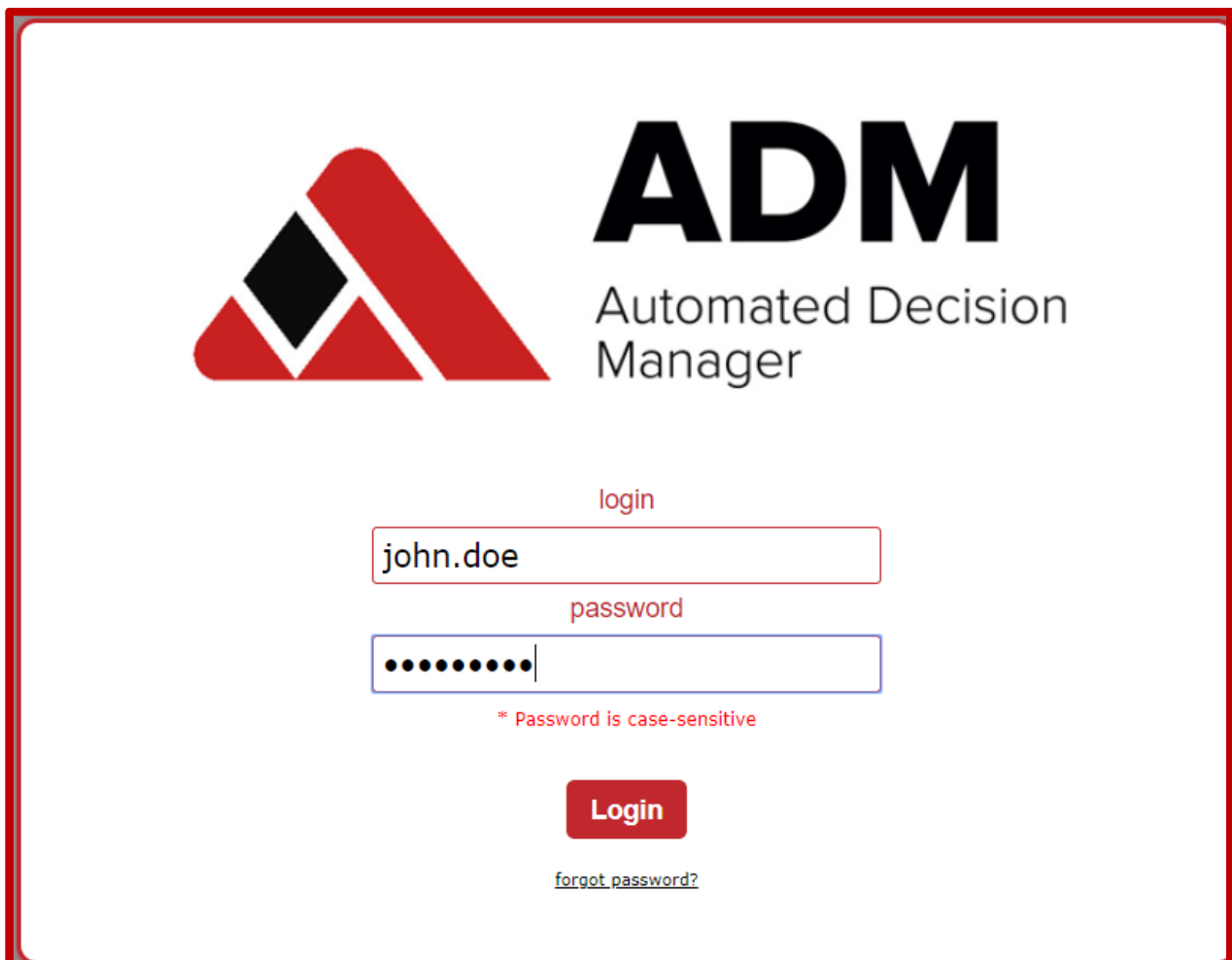
## Extending or Changing a Previously Locked Loan

### 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).

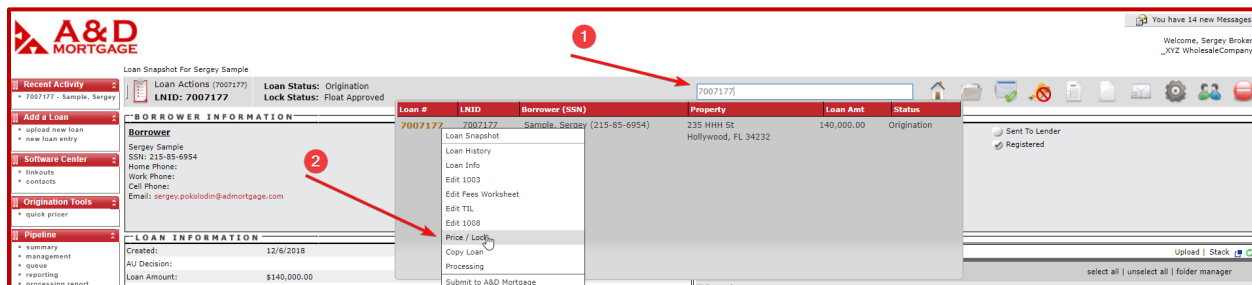


2. To Log In, enter your email address or login provided and your password, then click Login.

A screenshot of the ADM Automated Decision Manager login screen. The screen features the A&D MORTGAGE logo on the left and the text "ADM Automated Decision Manager" on the right. Below the logo, there is a "login" label above a text input field containing "john.doe". Below that, there is a "password" label above a password input field with masked characters. A red asterisk note below the password field reads "\* Password is case-sensitive". At the bottom center, there is a red "Login" button and a blue link for "forgot password?".

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

- 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.
- 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.



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

- 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.
- 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.

Reply Reply All Forward IM  
Wed 2/20/2019 8:08 AM

**N** noreply@admortgage.com  
**Lock Response for Loan #7007067 (Kostya Sample)**

To  Sergey Pokolodin

Retention Policy Junk 30 days delete (30 days) Expires 3/22/2019

 Links and other functionality have been disabled in this message. To turn on that functionality, move this message to the Inbox.  
This message was marked as spam using a junk filter other than the Outlook Junk Email filter.  
We converted this message into plain text format.

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Please view the Lock Response document for loan # 7007067  
Borrower: Kostya Sample  
Lock Status: Approved