Security Mortgage
FUNDING CORPORATION

AGENT LOCK AGREEMENT & LOCK REQUEST

"AGREEMENT & REQUEST TO LOCK RATES, POINTS, AND TERMS"

I_____have agreed to the following rates, points and terms associated

with loan application #_____#_____for Borrower(s) stated below. I understand

that a locked loan isassigned a specific expiration period within which time the borrower must not only sign

the documents, but the loan must fund. This loan cannot be closed until it has been underwritten,

approved and properlyd ocumented. We will strive to obtain all the required information so that a lending

determination can be made, and the loan funded within the loc-in-period.

1st Loan

Interest Rate	Origination Points	Agent Rebate	Lock Period	Lock Expiration
%	%	%	Days	
Loan Amount	Discount Points	Product Type	LTV/CLTV	Loan Purpose
$	%		/	

2nd Loan (if applicable)

Interest Rate	Origination Points	Agent Rebate	Lock Period	Lock Expiration
%	%		Days	
Loan Amount	Discount Points	Product Type	LTV/CLTV	Loan Purpose
$	%		/	

Additional Fees(describe) 1st_____amt_____1st_____amt_____

2nd_____amt_____2nd_____amt_____

Date _____ Time_____am   pm

Borrower_____

S/S #: _____

Full Address: _____

_____

Property Type: SFR   CONDO PUD   ATTACHED   MANUF.   UNITS   _____

Occupancy: O/O   NO/O   SECOND HOME

Appraised Value: _____   'Purchase Price: _____

Loan Amount(s)   1st_____   2nd_____

U/W Process: Full-AUS   Stated-AUS   Manual: Stated   Full

LTV / CLTV: _____ /_____

Impounds: YES   NO

Prepayment   # Years_____

Middle Fico Score: _____ /_____

DTI's   _____ /_____

(1st)Term: **Fixed**   360   300   240   180   120   360/180   480/360   Interest Only

(1st)Term: **ARM**   Neg Am   1/1   3/1   5/1   7/1   10/1

2/28   1/6   3/6   5/6   7/6   10/6   Interest Only

(2nd) Term: **Heloc**   5/10   10/10   10/15

(2nd) Term: **Closed End**   15   20   30   15/30   Interest Only

Loan Product #   1st_____2nd_____   Qualifying Rate_____

Interest Rate(s)   1st_____%_   2nd_____%_

Lock Days:_____   Loan Status:_____

Ratesheet Price: _____

Loan Purpose: PURCHASE   REFI   CASH-OUT   2ND *CLOSED END*   HELOC

Approval Level: APPROVED / ACCEPT   EA-I   EA-II   EA-III   MANUAL

X_____
| _____ | |
| Agents name - *print*   Date | Agent Signature |

X_____
| _____ | |
| Processors name - *print*   Date | Processors Signature |

Should you have any question regarding the rates, points or term, please contact your Processor Directly

Important Notice: failure to completely fill out this form will cause delays in processing your lock. You will receive a fax
confirmation, which will reflect rates posted at the time of receipt of this form.

Lock Desk   _____

Security Mortgage Funding Corporation   2300 E. Katella Ave #300 , Anehiem, CA 92806

Please sign below and fax this form back to (714) _____

7/12/06

7/11/2006