

# Auto Lock Extension – UHMGo

## Requesting lock extension within the applicable loan

1. Navigate to the “Lock Extension,” tab within the applicable loan (Example #1)
  - a. Select Extend Lock # of days
  - b. Calculate Cost
  - c. Request Extension
2. Current Lock (Example #2)
  - a. This section displays the current lock details
3. Change Request History (Example #3)
  - a. This section will display the lock history

### Example #1

**Loan #: T550400**  
**Dad Firsttimer**

Loan Amount: \$270,000    Loan Purpose: Purchase    Loan Type: Conventional  
 Property Address: 4525 Flying Ebony Drive Lexington KY  
 Loan Program: Wholesale Conforming 30 year fixed  
 Channel: Wholesale



### Lock Extension

**Current Lock**

Loan Program: Wholesale Conforming 30 year fixed  
 Rate: 6.990  
 Price: 100.842  
 Lock Date: 03/20/2025  
 Expires: 05/01/2025

**Change Request History**

Date	Change	Cost	Status
2025-03-20 08:31:18	ProfileChange	0	Accepted
2025-03-25 06:28:07	LockExtension	-0.25	Accepted

**Request Extension**

Extend Lock: 10 Days

CALCULATE COST    REQUEST EXTENSION

Extension Cost: -0.2  
 New Price: 100.642  
 New Expire Date: 2025-05-09



## Example #2

Loan #: T550400  
Dad Firsttimer

Loan Amount: \$270,000 Loan Purpose: Purchase Loan Type: Conventional  
Property Address: 4525 Flying Ebony Drive Lexington KY  
Loan Program: Wholesale Conforming 30 year fixed  
Channel: Wholesale



2. Current Lock  
2. a. This section displays the current lock details

UW Package | Loan Documents | Open Conditions | Price & Lock | Submit Appraisal | Lock Extensions | Request COC | Disclosure History

### Lock Extension

**Current Lock**

Loan Program: Wholesale Conforming 30 year fixed  
Rate: 6.990  
Price: 100.842  
Lock Date: 03/20/2025  
Expires: 05/01/2025

**Request Extension**

Extend Lock: 10 Days

CALCULATE COST REQUEST EXTENSION

Extension Cost: -0.2  
New Price: 100.642  
New Expire Date: 2025-05-09

**Change Request History**

Date	Change	Cost	Status
2025-03-20 08:31:18	ProfileChange	0	Accepted
2025-03-25 06:28:07	LockExtension	-0.25	Accepted

## Example #3

Loan #: T550400  
Dad Firsttimer

Loan Amount: \$270,000 Loan Purpose: Purchase Loan Type: Conventional  
Property Address: 4525 Flying Ebony Drive Lexington KY  
Loan Program: Wholesale Conforming 30 year fixed  
Channel: Wholesale



View 1003 | Loan Details | UW Package | Loan Documents | Open Conditions | Price & Lock | Submit Appraisal | Lock Extensions | Request COC | Disclosure History

### Lock Extension

**Current Lock**

Loan Program: Wholesale Conforming 30 year fixed  
Rate: 6.990  
Price: 100.842  
Lock Date: 03/20/2025  
Expires: 05/01/2025

**Request Extension**

Extend Lock: 10 Days

CALCULATE COST REQUEST EXTENSION

Extension Cost: -0.2  
New Price: 100.642  
New Expire Date: 2025-05-09

**Change Request History**

Date	Change	Cost	Status
2025-03-20 08:31:18	ProfileChange	0	Accepted
2025-03-25 06:28:07	LockExtension	-0.25	Accepted

3. Change Request History  
3. a. This section will display the lock history

## Requesting lock extension from pipeline view

1. When your lock is within a week of expiring, a red envelope with the expiration date will appear next to the applicable loan within your pipeline view. (Example #4)
  - a. You will select the red envelope to process the rate lock extension. (Example #4)
2. Selecting the red envelope will take you to the “Lock Extension,” tab within the applicable loan. You will then follow the same steps as you would if you were extending the lock within the loan.
  - a. Select Extend Lock # of days
  - b. Calculate Cost
  - c. Request Extension

### Example #4

The screenshot displays a loan pipeline interface. At the top, there are status filters: Unregistered (0), UnSubmitted (0), Submitted (0), Underwriting (7), Suspended (0), Closing (0), Funded (36), Withdrawn/Adverse (3), Archived (5), and All Loans (51). Below these are buttons for REFRESH, FILTERS, EXPORT PIPELINE, and ARCHIVE CHECKED. A search bar contains the value 1124630. The main table has columns for Actions, Borrower, Loan #, Status, Channel, Est. Closing Date, Processor, Address, Loan \$, Lock Status, and Lock Expires. The first row shows a loan for O Matei with Loan # 1124630, Status Funding, Channel Wholesale, Est. Closing Date 03/26/25, Processor L Todorova, Address 1243 Brown St 3F, Loan \$ \$105,000, Lock Status Locked, and Lock Expires 03/31/25. A red envelope icon is next to the Lock Expires date. A callout box with a purple background and black text provides instructions on how to request a lock extension.

Actions	Borrower	Loan #	Status	Channel	Est. Closing Date	Processor	Address	Loan \$	Lock Status	Lock Expires
	O Matei	1124630	Funding	Wholesale	03/26/25	L Todorova	1243 Brown St 3F	\$105,000	Locked	03/31/25

Requesting lock extension from pipeline view

1. When your lock is within a week of expiring, a red envelope with the expiration date will appear next to the applicable loan within your pipeline view.
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2. Selecting the red envelope will take you to the “Lock Extension,” tab within the applicable loan. You will then follow the same steps as you would if you were extending the lock within the loan.
  - a. Select Extend Lock # of days
  - b. Calculate Cost
  - c. Request Extension

**\*\*If you receive the error in the screenshot below, please reach out to secondary for a manual lock update. \*\*(Example #5)**

The screenshot shows a loan process flow at the top with 11 steps: Submitted (03/13), UW Package Upload (03/13), Pre-UW Review (03/13), Assigned to UW (03/13), Initial UW Complete, Final UW Review, UW Approval Complete, Clear To Close, Closing Docs Generated, Funding, and Servicing Set-up Complete. Below the flow is a navigation bar with buttons for View 1003, Loan Details, UW Package, Loan Documents, Open Conditions, Price & Lock, Lock Extensions, Request COC, and Disclosure History. The 'Lock Extension' section is highlighted with a red arrow. Below it is an error message: 'Lock Extension Request Error: OB http response code: 400 Response: New price is 99.714. Data changes that impact Pricing and/or Eligibility have been detected. Please reconcile these changes manually or via profile change request before proceeding with your Lock Extension'. The 'Current Lock' section shows: Loan Program: WHL CON Fixed Rate, Rate: 7.375, Price: 99.936, Lock Date: 03/13/2025, Expires: 04/14/2025. The 'Request Extension' section has a dropdown for 'Extend Lock' set to '10 Days' and buttons for 'CALCULATE COST' and 'REQUEST EXTENSION'. At the bottom right is a 'Chat with UHMGo Support' button and a UHMGo logo. A 'Change Request History' table is partially visible at the bottom left with columns for Date, Change, Cost, and Status.