



**LOCK-IN DISCLOSURE STATEMENT
FINANCING AGREEMENT
EXHIBIT A**

Date of application: _____ Sales Price: \$ _____ Est. Appraised Value: \$ _____

Name of Borrower(s): _____

Property Address: _____

LTV: _____ %

Thank you for applying to **CPG Mortgage, LLC** for the above referenced property. Pursuant to the request of you and/or your agent acting on your behalf, you have selected one of the options listed below. If **CPG Mortgage, LLC** accepts your election, it will furnish you with a copy of this Lock-In Disclosure Statement, along with an accompanying Finance Disclosure Agreement (hereinafter collectively referred to as the "Financing Agreement") to which this disclosure Statement is made subject in all respects, within 3 (three) business days of receipt of a completed loan application. **CPG MORTGAGE, LLC IS NOT BOUND BY YOUR SELECTION UNTIL IT FURNISHES YOU WITH SUCH LOCK-IN AGREEMENTS AND YOU ACCEPT SUCH AGREEMENT IN WRITING:**

BORROWER(S) TO INITIAL ONE OF THE 2 OPTIONS (FLOAT OR LOCK)

_____ 1. To float the interest rate and points until a later date. In order to lock-in your loan at a later time, in accordance with the terms set forth in option 2 below, you must call your loan officer and obtain written confirmation by **CPG Mortgage, LLC**. The actual rate of interest and number of points will depend upon the prevailing market conditions and the terms offered to the public at the time of your lock-in. Future rates and points may be higher or lower than those presently being offered by **CPG Mortgage, LLC**.

_____ 2. To lock-in an interest rate of _____% and total points to be paid at the loan closing of _____%(consisting of (a) an origination fee of _____% and (b) loan discount points of _____%, of which the seller will pay _____%). If you elect to lock-in the interest rate and points on your loan will not increase or decrease during the lock-in period, regardless of changes in the rates and points subsequently offered to the public by **CPG Mortgage, LLC**. **THIS LOCK-IN DISCLOSURE DOES NOT CONSTITUTE AN APPROVAL OF YOUR LOAN APPLICATION, AN AGREEMENT BY CPG MORTGAGE, LLC TO LOCK-IN YOUR LOAN OR A COMMITMENT BY CPG MORTGAGE, LLC TO MAKE YOU A LOAN.** Rather your selection of a lock-in is subject to the acceptance of your lock-in by **CPG Mortgage, LLC** pursuant to a separate Lock-In Agreement, and the approval of your loan application and the closing of the loan within the lock-in period in accordance with all of the applicable requirements of **CPG Mortgage, LLC**, any insurer of your loan (including, if applicable, FHA & VA) and any investor to whom **CPG Mortgage, LLC** may sell your loan. If your loan does not close within the lock-in period, this lock-in will expire and the interest rate and points may be renegotiated with **CPG Mortgage, LLC**.

Type of Loan: _____

Loan Amount: _____

Rate Caps if ARM: _____ Margin: _____

Description of Transaction: _____

Lock-In Expiration Date: _____

After **CPG Mortgage, LLC** receives your completed loan application, under normal circumstances, it should take 60 (sixty) days for **CPG Mortgage, LLC** to process and, if approved, close your loan. This estimate includes time it should take to complete all required reviews by third parties. The actual time necessary to process and close your loan may vary from this estimate due to, among other reasons, delays in **CPG Mortgage, LLC** receipt from you or third parties of complete and accurate information that we need to support the type and amount of loan for which you have applied, such as property appraisals, credit reports, government inspection reports, surveys, verifications of income, assets and debts, title reports and insurance policies. While we will seek in good faith to complete our review and to close every loan within the lock-in period, we cannot guarantee that your loan will be approved or closed within the lock-in period.

Other related disclosure statements that have been or will be provided to you, such as the Financing Agreement, Good Faith Estimate of Closing Costs, the Truth-in-Lending Advance disclosure Statement and, any appropriate program disclosure, will supplement this Lock-In Disclosure Statement. You should refer to these documents for additional details regarding your loan.

Please indicate your receipt of this Lock-In Disclosure Statement by signing where indicated below.

CPG Mortgage, LLC

Broker Representative/Title Date

Borrower Date

Co-Borrower Date