



## Benefits

- Guarantee Your Interest Rate
- Limit Market Fluctuation Risk
- Capitalize On Market Opportunity
- Remove The Stress

### Rate Lock Guarantee

CapWest Mortgage Corporation, a wholly owned subsidiary of Farmers Bank and Trust, N.A., has invested in technology that protects our clients from losing thousands of dollars in a volatile interest rate market. Since you put your trust in us to get you the best possible rate, we have leveraged our technology to lock your target rate when the window of opportunity presents itself. No one can predict where the market will go, but we can limit your risk through innovative software and superior service.

When you sign up for the Auto Rate Lock Guarantee with CapWest Mortgage, you can relax knowing that our mortgage professionals are being alerted in real time to execute your lock confirmation and will call you immediately with the great news!

### What if rates improve?

If the market improves beyond your target rate, be certain we'll lock the best rate available.

### What is a rate lock?

A rate lock is our commitment as a lender to you the borrower guaranteeing a specified interest rate for a specified period of time known as the Rate Lock Period, which is typically 30-60 days. A rate lock prevents you from being surprised by any market fluctuation. Your rate is actually locked when you provide us your authorization to execute the lock with our investors.

### What is required to lock a rate?

Once we complete and approve your application and confirm that all other terms and conditions for the approval are met, you may submit a request for a rate lock. CapWest Mortgage Corporation collects a \$475 Rate Lock Commitment deposit which is your guarantee that your rate will be available at closing subject to the terms and conditions of your loan approval. The Rate Lock Commitment deposit is credited back to you when you close your loan with CapWest Mortgage Corporation.



**At What Cost, Risk, and Effort?**

When it comes down to it, all loans involve cost and risk. Your interest rate is based on the risk you pose to an investor which is based on your credit score and current financial situation as well as the global market conditions, while the cost of a loan reflects third party fees and how well your lender can control the overhead required to close your loan.

Since you pay a lender to arrange your financing, we believe you should be required to put forth minimal effort. Other than submitting your paperwork, it is our job to take care of you!

We developed the CapWest Auto-Lock Guarantee to cover all three topics: Risk, Cost, and Effort. By engaging the power of our technology, we can make sure you don't miss a brief, intraday window of opportunity when rates drop. Our guarantee minimizes your risk, reduces your long term cost of the loan, and runs on auto-pilot, so you don't need to put forth any effort!

For peace of mind tomorrow, act today.

**REQUEST AUTO-LOCK GUARANTEE TODAY!**

**PLEASE COMPLETE AND FAX TO (866) 913-5943 OR CALL YOUR LOAN ADVISOR TODAY**

Name: \_\_\_\_\_

Date: \_\_\_\_\_

My Target Interest Rate: \_\_\_\_\_

Best way to contact (circle one):    Home    Work    Cell

Best time to call (circle one):    Morning    Afternoon    Evening

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Comments:

\_\_\_\_\_  
\_\_\_\_\_  
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**QUESTIONS? CALL US TODAY AT 866-280-9378**

