

# LEAVE THE WORRY ABOUT RISING RATES BEHIND WITH NFM LENDING'S EXTENDED RATE LOCK PROGRAM!



Our extended rate lock program allows you to lock in your rate before the ink dries on your contract. Let us make the unpredictable predictable!

We have you covered with 4 great options:

4 MONTH      6 MONTH            9 MONTH      12 MONTH

*With a float down option - if the market improves, so does your locked rate!*

**CONTACT ME TODAY FOR MORE INFORMATION!**



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An upfront 1% non-refundable fee may apply. Fees are non-refundable if the loan does not close for any reason. A one-time float-down is available if interest rates have improved at least 0.125% within 60 days prior to closing. The lesser of the existing lock expiration date or 60 days will be used on float-downs. Subject to Debt-to-Income and Underwriting requirements. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. NFM, Inc. is an FHA-Approved Non-Supervised Mortgagee (19951-0018-0 and 19951-0000-7), Veterans Affairs Automatic Lender (659985-00-00) under the trade name NFM Lending, approved Fannie Mae Seller/Service (26859-000-5), approved Freddie Mac Seller/Service (183149), and approved Ginnie Mae Issuer (4365). MLO licensing information: AZ 911699; CA-DFPI221731; FL #LO83423; ID# MLO-2080221731; WA# MLO-22173; WI #2217311. NFM, Inc. d/b/a NFM Lending. MLO and company are CA Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, CA # 6039416 and 4131349 (dba NFM Consultants, Inc). NFM, Inc is licensed by: AZ # BK-0934973; FL # MLD174 and MLD795; ID # MBL-2080002893; NJ # 9966238; NM # 2893; TX # 2893; WA# CL-2893; WI #2893BA and 2893BR. For NFM, Inc.'s full agency and state licensing information, please visit [www.nfm lending.com/licensing](http://www.nfm lending.com/licensing). NFM, Inc.'s NMLS #2893 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution. Copyright © 2022.

