



W09-34

ISSUE DATE 8/26/09

EFFECTIVE 8/26/09

Change to Advance Lock Policy

Reunion Mortgage has relaxed our requirements for advance locks, and brokers are now permitted to advance lock before the conventional or FHA appraisal has been ordered.

The complete file, excluding the appraisal, must be submitted to Reunion before the file delivery expiration date (five calendar days for 20- and 25-day lock terms, 10 calendar days for all other lock terms). Delivery expiration dates are on Page 1 of the rate sheet.

If you have any questions, please contact your Account Executive or local branch.