



Dear Member,

Enclosed please find the application you requested. Please complete the information regarding income, assets and liabilities. Please initial and sign where indicated.

You will need to submit **copies** of your two most recent W-2's and the most recent pay stub(s) for one month. Also include **copies** of two months Bank Statements for your checking and savings, particularly the accounts where the funds would be for down payment and closing.

Very Truly Yours,

*Robert W. Winchell*

Robert W. Winchell  
Mortgage Loan Officer

## MORTGAGE RATE LOCK - IN

Locking in your mortgage rate is your option. You may lock in at application, or sometime during the process.

To lock in the rate and points, you must notify Robert Winchell in writing. This notification can be faxed (302) 225-0618, by hand or by e-mail ([robert.winchell@dexsta.com](mailto:robert.winchell@dexsta.com)).

Once you are locked in, if the rate should expire, the choices will never be better for you. If rates are down, they will be glad to extend your locked rate. If rates are up, you will receive the higher rate.

Our rates can be reviewed on our Web-Site and are changed daily, usually by 11:00 A.M.

When you request a lock in, every effort will be made to secure the best rate possible.

If you have any questions, please contact Bob Winchell @ (302) 571-0522, ext. 824.