



## Shop with confidence

Shopping for your dream home is exciting but in today's competitive market, it can be intimidating. With Benchmark you can enter the market with confidence knowing you can compete with pre-approved prospective buyers.

## Locked in for 75 days

Benchmark's Lock and Shop program, allows you to lock in your mortgage rate for up to 75 days. You are able to shop protected against rising interest rates and estimate your monthly mortgage payments - before you fall in love with a property.

## Terms

- Must already have underwriting approval
- Standard lock terms will be 75 days
- Extensions are available
- Borrowers must have a property by the 75th day to be allowed to extend the rate lock

## Rate lock benefits & loan features

- Interest rate protected for 75 days
- Property must be in contract by the 75th day
- One-time rate float-down option
- No property address required
- Conventional, FHA, VA, and USDA fixed-rate loan programs
- Available for primary, second homes, & investment

**Reach out to Christina Jasper and our team to learn more!**

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