



Territorial Savings Bank ("TSB")

Wholesale Rate Lock Request Procedures

- 1) Submit the following forms to TSB when requesting a **rate lock*** but only **AFTER** signed Intent to Proceed:
 - a) Rate Lock Request Form
 - b) Rate Policy and Lock Agreement Form

- 2) Email rate lock requests to wholesaleratelock@territorialsavings.net

- 3) **Conforming/Saleable** Loans:
Rate lock requests must be received no later than 1:30 pm (Hawaii Time)

Portfolio Loans:
Rate Lock requests must be received no later than 3:30pm (Hawaii Time)

- 4) TSB will send an e-mail to confirm rate lock

*Above forms must be completed in full and signed by Broker or
rate lock can not be confirmed