



Locking in your interest rate

Free consultation
with a mortgage
loan specialist

By locking in, you could pay less

Navy Federal offers three options for locking in the rate you want, and a range of lock-in periods are available—30-, 60-, 90-, 120- and 180-day. What you choose will be dictated by your personal circumstances and the current mortgage market. The three options are:

Standard Price Lock

Lock in the interest rate and points at the time of application for a home purchase or refinance. An origination fee of 1% is required, unless you've selected Navy Federal's no-point pricing. The fee is paid at the time of settlement.

Float to Lock

Lock in your rate and points on a purchase or refinance at any time between your application date and the day your loan documents are sent to your settlement or closing agent. This is a smart choice in a rate market with declining interest rates. The origination fee is 1% and is paid at the time of settlement, unless you've selected Navy Federal's no-point pricing.

Freedom Lock

Available only on first mortgage loans, the Freedom Lock combines the security of the Standard Price Lock with the flexibility of the Float to Lock option. We guarantee your rate will be no higher than the rate at the time you apply, provided you close within your commitment period. Plus, you get a one-time-only opportunity to re-lock into a lower rate during your commitment period. The origination fee is ¼% and will be refunded to you if your loan request is denied. The fee is non-refundable if the application is withdrawn.

The Navy Federal Advantage

Since 1978, Navy Federal has met the nationwide mortgage needs of our members and has established an industry track record for quality service and member satisfaction that few other mortgage lenders can match. We offer flexibility and affordability with:

- Great rates
 - Free counseling to help you pick the best mortgage for you
 - Quick approvals, including our accelerated Limited Doc option
 - Pre-approved loans to help you shop
 - Flexible loan options—fixed rate and adjustable rate mortgages, 100% financing and no private mortgage insurance (PMI)
 - No hidden fees
 - Multiple options for locking in your rate
 - Convenient Navy Federal Settlement Services saves you money*
 - Easy application—online, by phone or at a branch
 - Dividends earned on escrow accounts
 - Convenient payment methods
 - No penalties for paying off your loan early
 - Free, professional assistance with buying and/or selling your home through our RealtyPlus program, offering cash rebates when you use an approved real estate agent
 - Navy Federal remains your point of contact for the life of the loan
- * Settlement Services is available in many states and is provided by NFRES, LLC, a Navy Federal company.

1-888-842-NFCU(6328)
For toll-free numbers
when overseas, visit
navyfederal.org/overseas/

Collect internationally
1-703-255-8837

TDD for the
hearing impaired
1-888-869-5863

Settlement Services
1-888-818-5001

RealtyPlus
Real Estate
Assistance Program
navyfederal.org/realtyplus/

Online at
navyfederal.org

Or visit a branch

Fees and charges are subject to change.
Navy Federal Credit Union is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the United States. We encourage and support an affirmative advertising and lending program in which there are no barriers to obtaining home financing because of race, color, religion, sex, physical impairment, familial status, age or national origin.