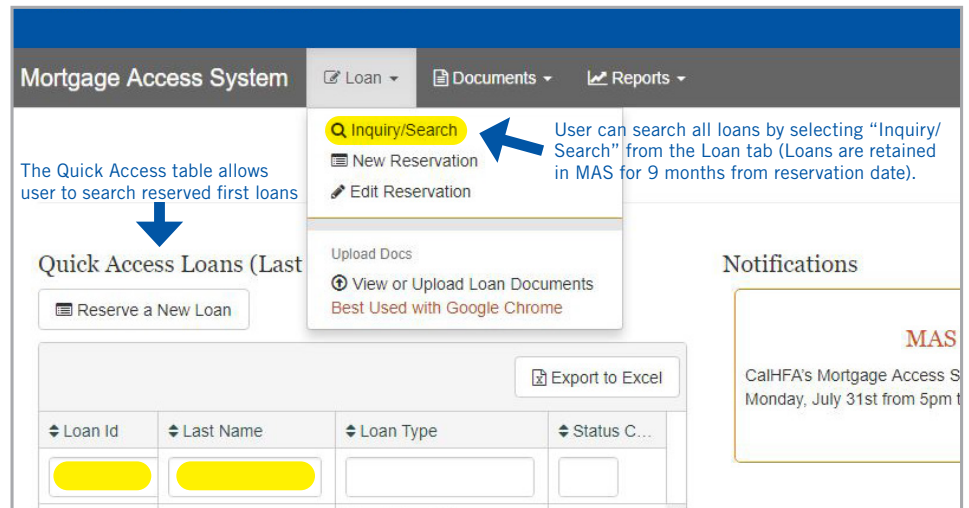# CalHFA MAS User Guide: Locking a rate

1. From the Lender Portal landing page, search **"Loan"** by entering the CalHFA First Loan ID or Borrower last name in the Quick Access table and clicking on the Loan ID.
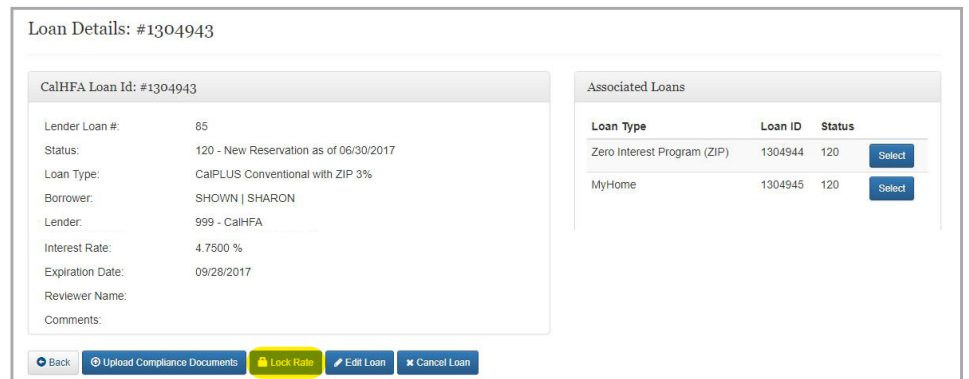
   TIP You can also search all loans, first loans and their associated CalHFA seconds, by selecting "**Inquiry/Search**" from the **Loan** tab.
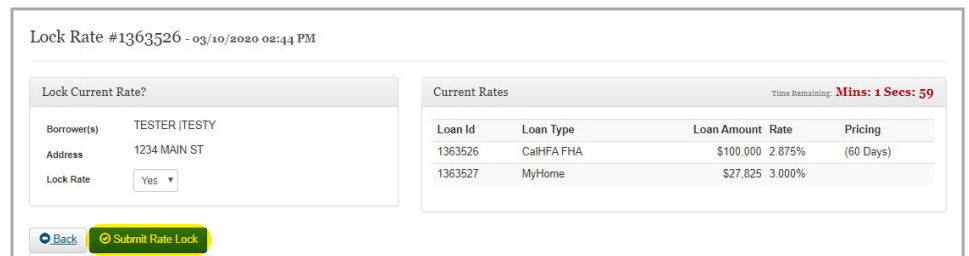

MAS Lender Portal

2. On the Loan Details screen click **"Lock Rate."**

   The lock button is not available outside lock hours or to users with read only access and limited access. Please contact the administrator at your company to get full access to MAS.
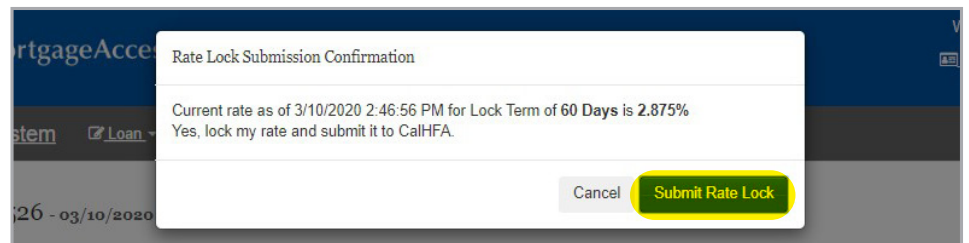

Click "Lock Rate" on the Loan Details screen

3. The Lock Rate screen will allow you three minutes to complete the process. A countdown timer will show the remaining time. Verify the loan information. If it is correct and the rate is acceptable click **"Submit Rate Lock."**

Verify your information and click "Submit Rate Lock"

4. On the pop-up Rate Lock Submission Confirmation window again click **"Submit Rate Lock."**

Confirmation message and final "Submit Rate Lock" button

5. You will receive a confirmation email that your rate is locked.

GOT QUESTIONS?
Visit: **www.calhfa.ca.gov** or call: **877.9.CalHFA (877.922.5432)**

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California Housing Finance Agency