

## **Gold Star Wholesale Jumbo Policy**

- Loans must be locked before submittal
- Lock requests must be submitted by 6PM EST
- Weekend lock requests are not available
- Lock policies regarding extensions, relocks, renegotiations, etc. will follow the investor rules, not standard Gold Star rules
- Loans must be fully denied by Gold Star Underwriting in order to switch the locked investor
- Two appraisals are required for loan amounts greater than \$1.5mm