LOANNEX

LOCK SETTINGS

Client Admin Setup Guide

JANUARY 1, 2026

LoanNEX
16 North Central Avenue, Saint Louis, MO 63105

Contents

Navigate to Secondary Setup in LoanNEX Client Admin 2
Lock Desk Settings 3
Manually Open / Close the Lock Desk 3
Lock Desk Hours 4
Lock Calendar Settings 5
Set Holiday Days / Excluded Lock Desk Days 5
Remove Excluded Days from Lock Calendar List 5
Expiration Settings 6
Auto Lock Settings 8
Enable Sellers to Cancel Locked Loans 9
Pricing Desk Settings 10
Manually Open / Close the Pricing Desk 10
Lock Extensions Settings 11
Re-lock Settings 12

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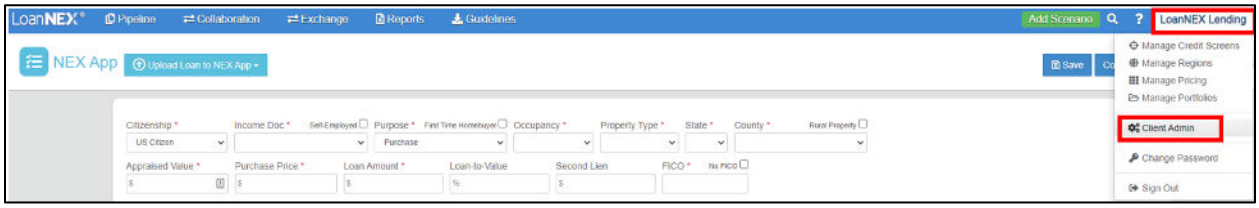
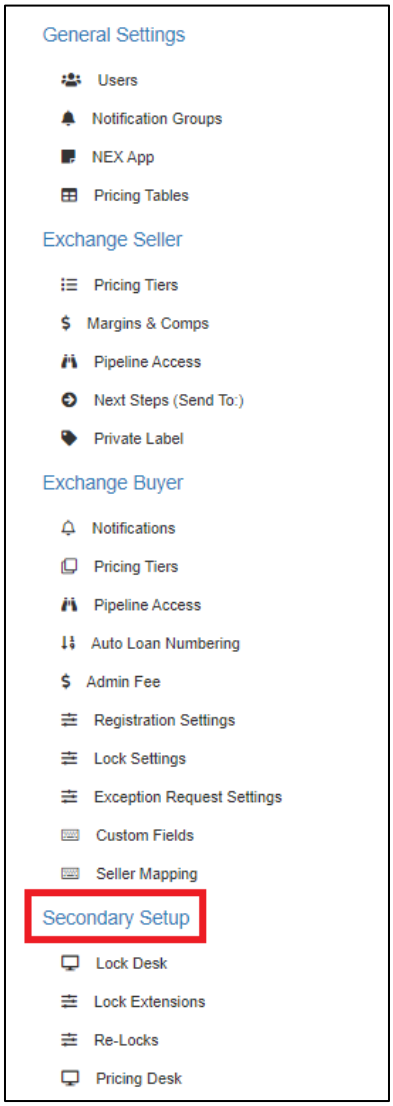
Navigate to Secondary Setup in LoanNEX Client Admin

1. Login to LoanNEX at https://web.loannex.com/



2. Click your **Name** in the upper right of the screen
3. Select Client Admin
4. From the left menu bar, find Secondary Setup



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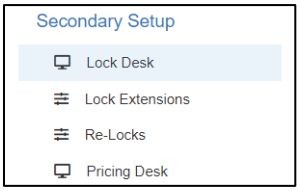
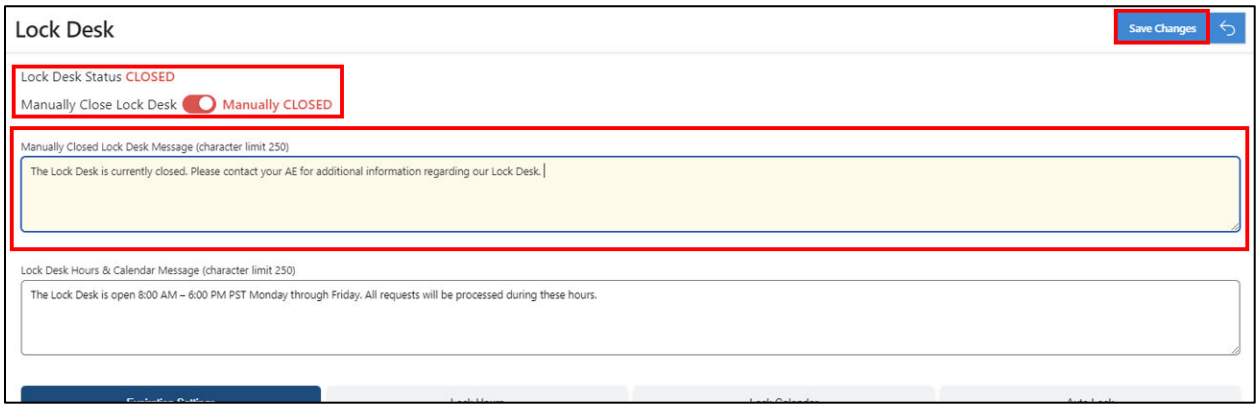
Lock Desk Settings

Manually Open / Close the Lock Desk

1. [Navigate to Secondary Setup in LoanNEX Client Admin]



2. From the left toolbar select **Lock Desk**, under **Secondary Setup**



3. Select the **Manually Close Lock Desk** toggle to Open or Close the Lock Desk
    a. Lock Desk Status is displayed above the toggle button
4. Enter a message to display to the Users when the Lock Desk is Closed in the **Manually Closed Lock Desk Message** textbox
    a. LoanNEX Recommendation: The Lock Desk is currently closed. Please contact your Account Executive for additional information regarding our Lock Desk.
5. Select **Save Changes** button
    a. Select the Revert Changes button to undo all updates prior to saving

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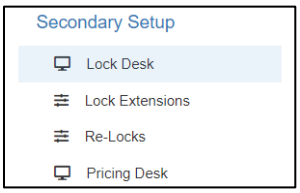
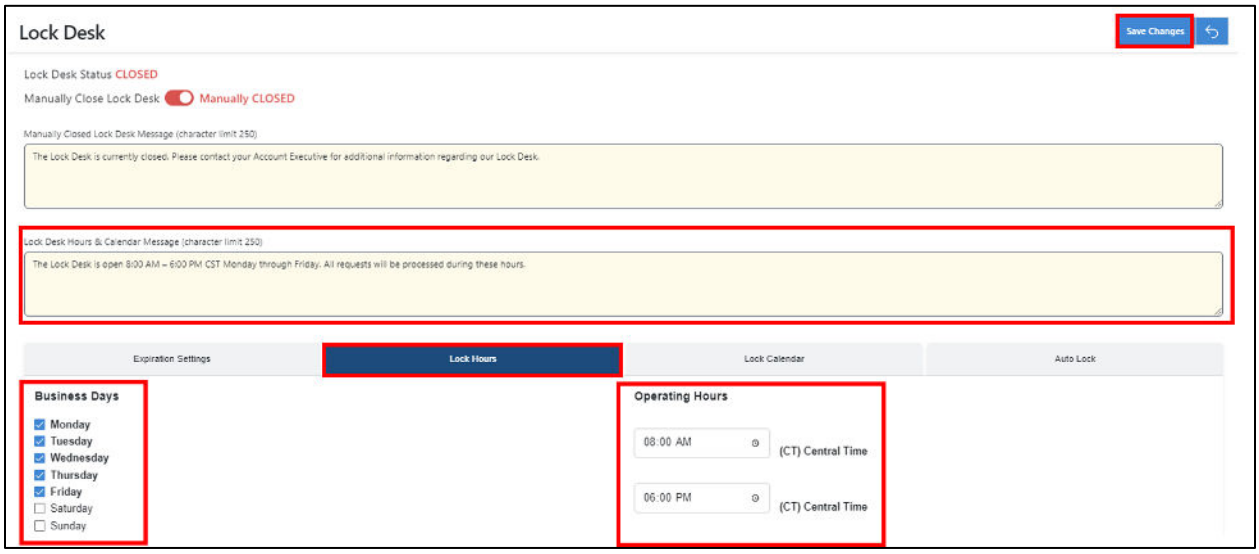
Lock Desk Hours

<u>Important Note</u>: Excluded Days in the Lock Calendar will <u>override</u> Standard Lock Desk Hours

1. [Navigate to Secondary Setup in LoanNEX Client Admin]



2. From the left toolbar select **Lock Desk**, under **Secondary Setup**



3. Select the **Lock Hours** tab
4. Select checkbox to set **Business Days**
    a. Check indicates the Lock Desk is open
5. Set **Operating Hours**
    b. Enter your Start time in the first **Operating Hours** box
    c. Enter your End time in the second **Operating Hours** box
    d. Time zone adjusts per User
6. Enter a message to display to the Users when the Lock Desk is Closed in the **Lock Desk Hours & Calendar Message** textbox
    e. LoanNEX Recommendation: The Lock Desk is open from [START] AM – [END] PM [TIMEZONE] Monday through Friday. All requests will be processed during these hours.
7. Select **Save Changes** button
    f. Select the Revert Changes button to undo all updates prior to saving

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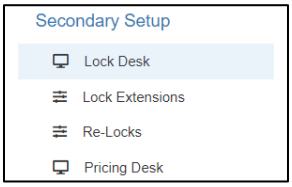
Lock Calendar Settings

Set Holiday Days / Excluded Lock Desk Days

Important Notes:

- Excluded Days in the Lock Calendar will override Standard Lock Desk Hours
- Excluded days, including standard holidays, do not carryover from year-to-year

1. Navigate to Secondary Setup in LoanNEX Client Admin



2. From the left toolbar select **Lock Desk**, under **Secondary Setup**

3. Select the **Add New** button
4. Enter the Excluded Day information:
    a. **Name**
    b. **Date** (MM/DD/YYYY)
    c. **Observed** checkbox
        i. Checked - exclude in Lock Calendar; override the Standard Lock Desk Hours
        ii. Unchecked - do not exclude in Lock Calendar; Lock Desk will open per Standard Lock Desk Hours
5. Select **Save Changes** button
    a. Select the Revert Changes button to undo all updates prior to saving

Remove Excluded Days from Lock Calendar List

Note: This action is to delete the holiday from the Excluded Days Lock Calendar list. If you would like to keep the holiday in the Excluded Days list, but not observe the Excluded Day, uncheck the **Observed** checkbox next to the Excluded Day.

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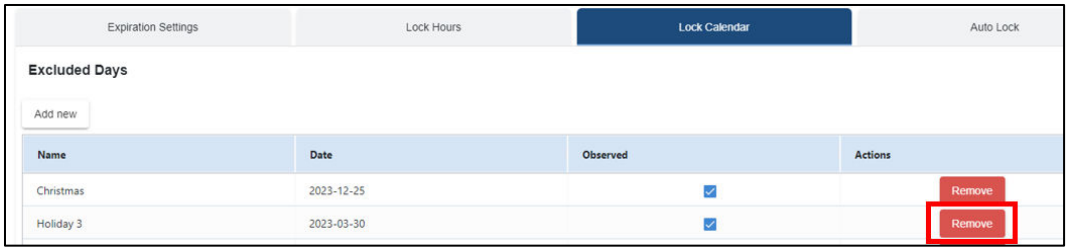
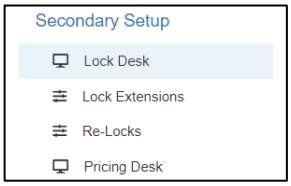


1. Select the Remove button next to the Excluded day you would like to delete

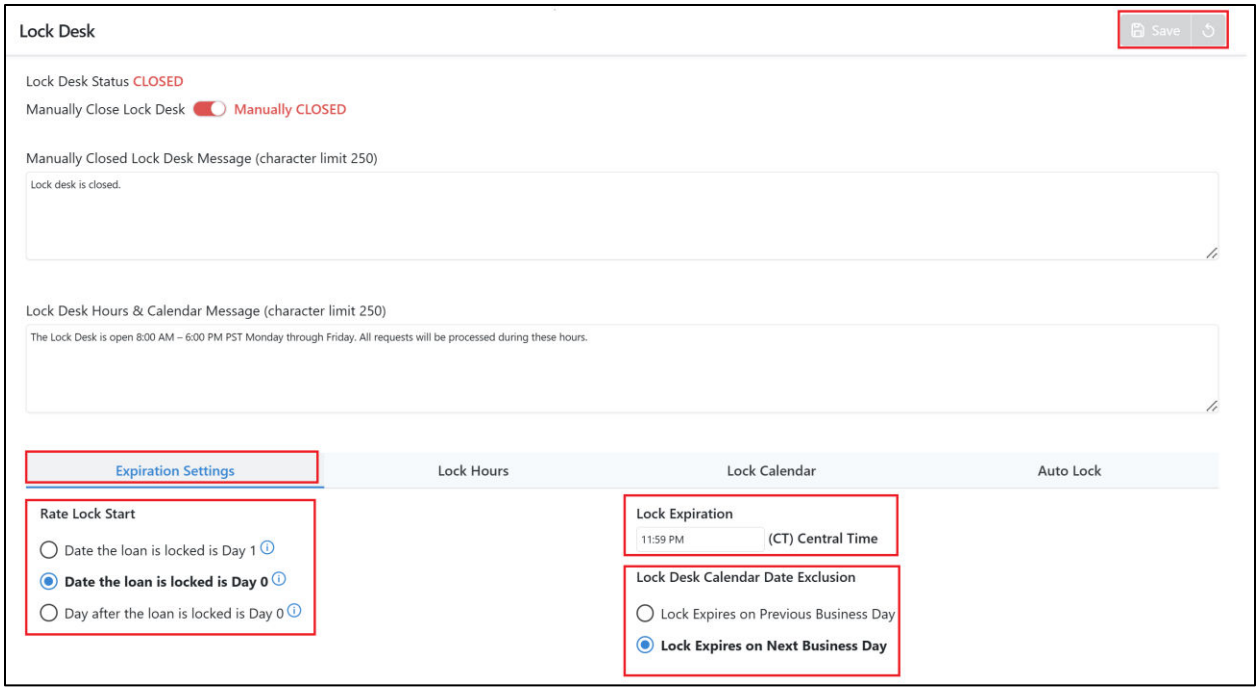
2. Type “Delete” in the textbox to confirm action
3. Select the **Delete** button

Expiration Settings

1. [Navigate to Secondary Setup in LoanNEX Client Admin]



2. From the left toolbar select **Lock Desk**, under **Secondary Setup**



3. Select the **Expiration Settings** tab
4. Select the radio button to choose the **Rate Lock Start** day
    a. Default option: **Date the loan is locked is Day 0**
        i. If you select **Date the loan is locked is Day 1**, calculation starts with date when the lock is requested and lock date is considered first day of lock period. (Calculation example within tool tip)
        ii. If you select **Date the loan is locked is Day 0**, calculation starts with date when the lock is requested and lock date is NOT considered first day of lock period. (Calculation example within tool tip)
        iii. If you select **Day after the loan is locked is Day 0**, calculation starts 1 day after lock is requested and lock date is NOT considered first day of lock period. (Calculation example within tool tip)
5. Set the **Lock Expiration** time
    a. Time zone adjusts per User
6. Under **Lock Desk Calendar Date Exclusion**, select to choose if the Lock Expires on the Previous or Next business day
    b. Default option is **Lock Expires on Next Business Day**
7. Select **Save Changes** button
    c. Select the Revert Changes button to undo all updates prior to saving

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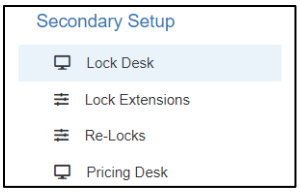
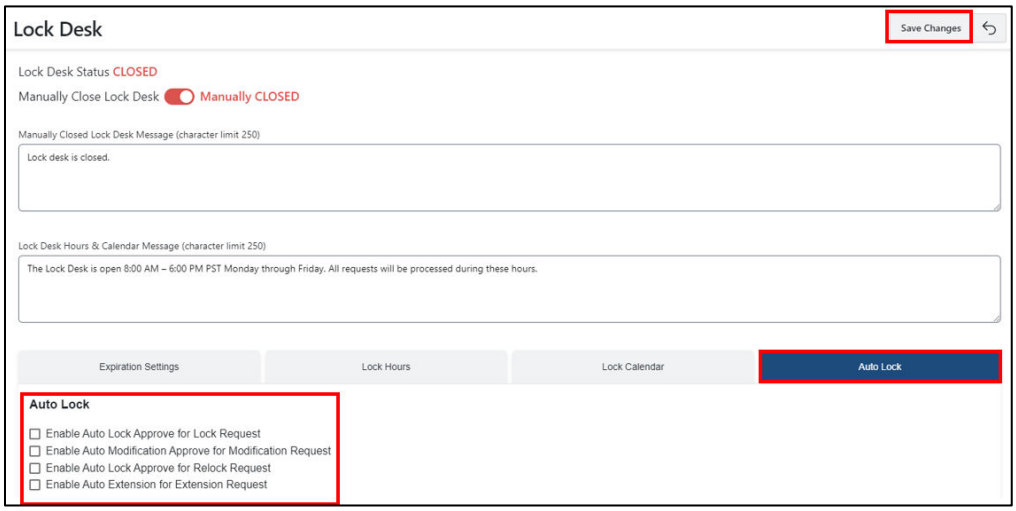
Auto Lock Settings

1. [Navigate to Secondary Setup in LoanNEX Client Admin]



2. From the left toolbar select **Lock Desk**, under **Secondary Setup**



3. Select the **Auto Lock** tab
4. Select the checkbox to enable the following Auto Lock settings:
    a. **Enable Auto Lock Approve for Lock Request**
    b. **Enable Auto Modification Approve for Modification Request**
    c. **Enable Auto Lock Approve for Relock Request**
    d. **Enable Auto Extension for Extension Request**
5. Select **Save Changes** button
    e. Select the Revert Changes button to undo all updates prior to saving

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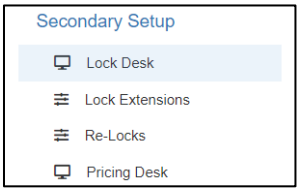
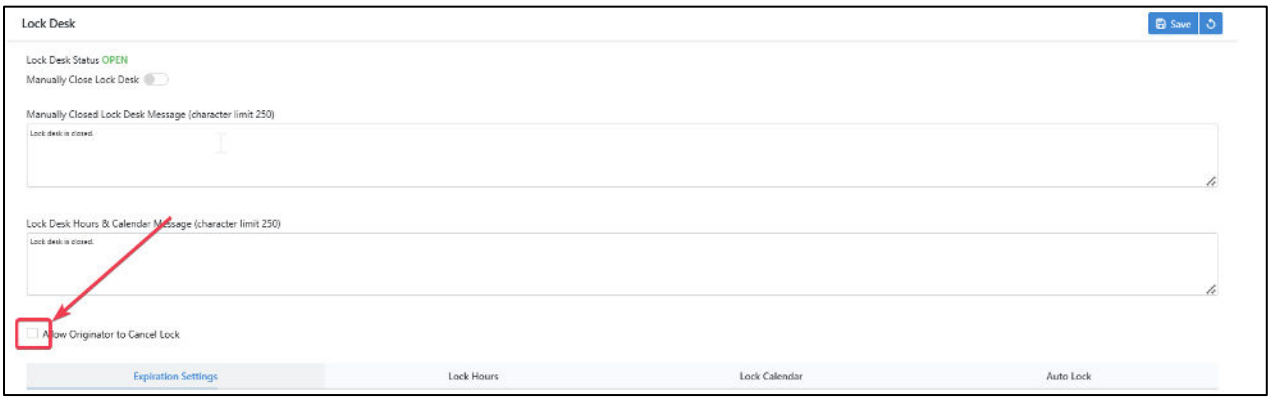
Enable Sellers to Cancel Locked Loans

1. [Navigate to Secondary Setup in LoanNEX Client Admin]



2. From the left toolbar select **Lock Desk**, under **Secondary Setup**



3. Select the checkbox for **Allow Originator to Cancel Lock** to enable sellers to cancel locks
4. Select **Save** button
    a. Select the Revert Changes button to undo all updates prior to saving

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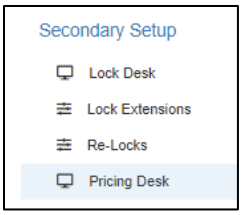
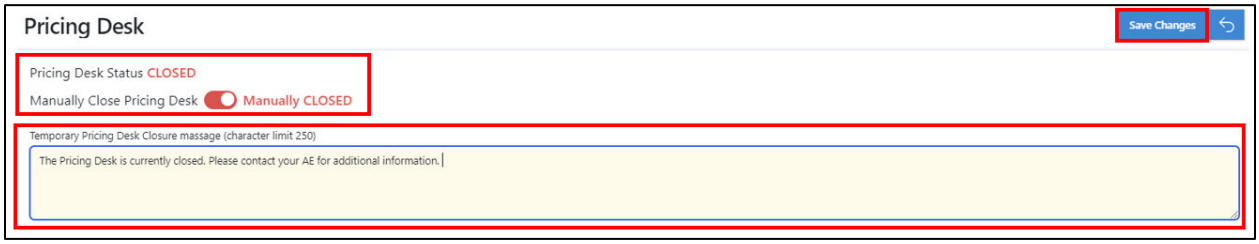
Pricing Desk Settings

Manually Open / Close the Pricing Desk

1. [Navigate to Secondary Setup in LoanNEX Client Admin]



2. From the left toolbar select **Pricing Desk**, under **Secondary Setup**



3. Select the **Manually Close Pricing Desk** toggle to Open or Close the Pricing Desk
    a. Pricing Desk Status is displayed above the toggle button
4. Enter a message to display to the Users when the Pricing Desk is Closed in the **Temporary Pricing Desk Closure Message** textbox
    b. LoanNEX Recommendation: The Pricing Desk is currently closed. Please contact your Account Executive for additional information regarding our Pricing Desk.
5. Select **Save Changes** button
    c. Select the Revert Changes button to undo all updates prior to saving

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Lock Extensions Settings

Reference **Extension Schedule Configuration** in the Resource Center

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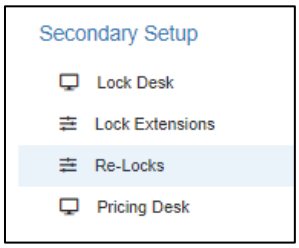
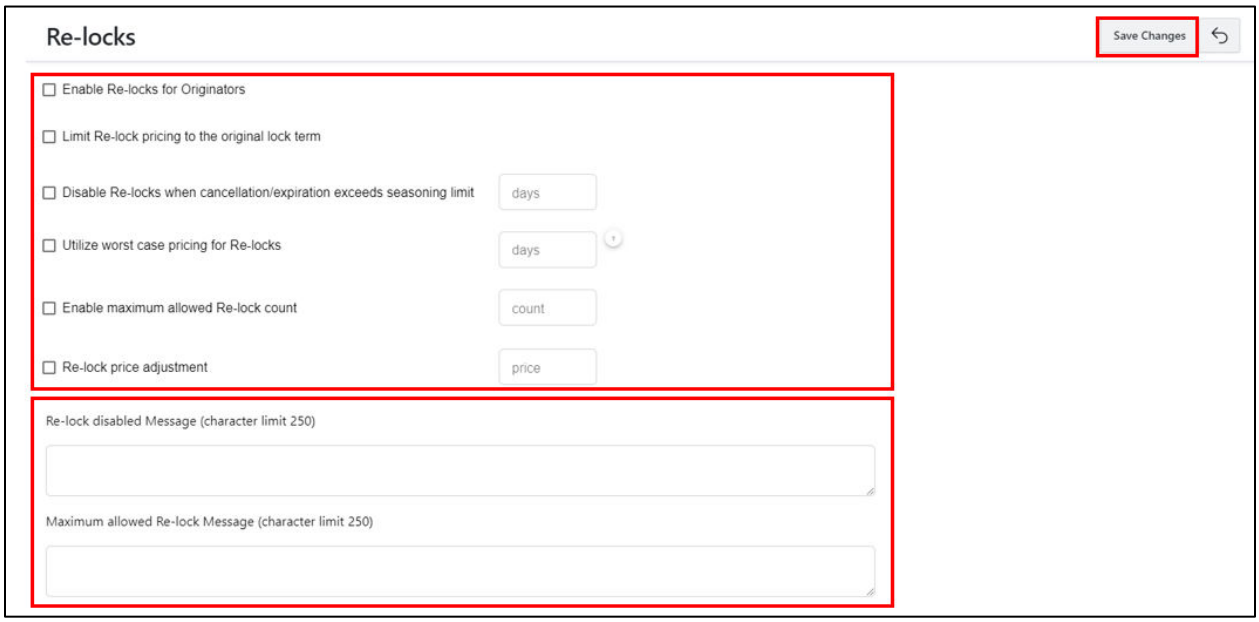
Re-lock Settings

1. Navigate to Secondary Setup in LoanNEX Client Admin



2. From the left toolbar select **Relocks**, under **Secondary Setup**



3. Select the checkbox to enable the following Relock settings:
    a. **Enable Re-locks for Originators**
    b. **Limit Re-lock pricing to the original lock term** (example: User can only lock a 30-day price on a 30-day lock period loan)
    c. **Disable Re-locks when cancellation / expiration exceeds seasoning limit**
        i. Enter number business **days** in the text box to the right of the setting
    d. **Utilize worst case pricing for Re-locks**
        i. Enter number business **days** in the text box to the right of the setting
    e. **Enable maximum allowed Re-lock count**
        i. Enter the **count** in the text box to the right of the setting
    f. **Re-lock pricing adjustment**
        i. Enter the **price** adjustment in the text box to the right of the setting

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4. Enter display **Message**(s) for the User when:
    g. **Re-lock disabled**
        i. *LoanNEX Recommendation: Re-locks are unavailable for this loan. Please contact your Account Executive for additional information regarding our Lock Desk.*
    h. **Maximum allowed Re-lock Message**
        i. *LoanNEX Recommendation: The maximum number of Re-locks for this loan has been met. Please contact your Account Executive for additional information regarding our Lock Desk.*
5. Select **Save Changes** button
    i. Select the Revert Changes button to undo all updates prior to saving

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