

# The Mortgage Guarantee

## We Guarantee:

- Your final lender charges will not exceed the Good Faith Estimate<sup>1</sup>, or we will credit the difference at closing
- Your loan will close on the specified date<sup>2</sup>, or we will credit you \$500 at closing
- Final loan figures will be available to the settlement company no less than 48 hours prior to closing, or we will credit you \$100 at closing<sup>3</sup>
- Appraisal and Loan Commitment deadlines stated in the original sales contract will be met<sup>4</sup>, or we will credit you \$250 at closing



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1 Lender charges are fees and/or costs listed on the HUD-1 Settlement statement to be collected by, and paid to, the lender and not passed thru to third parties. Other fees and charges are not applicable to this offer.  
2 Closing date guarantee is subject to receipt of completed application and all required supporting documentation no less than 10 regular workdays prior to the scheduled closing date, if Borrower does not close on the date stated in the purchase contract (by the close of business day) due solely to The Home Express' delay, Borrower will receive a \$500 credit at closing.  
3 Final loan figures guarantee is subject to receipt of completed application and all required supporting documentation no less than 10 regular workdays prior to the scheduled closing date. Not responsible for sellers or third party delays beyond our control.  
4 Appraisal and loan commitment dates are based on the original sales contract. "Appraisal deadline" is the date of completion and availability of final appraisal documentation. Appraisal fee is collected up-front. Loan commitment date is subject to receipt of completed application and all required supporting documentation no less than 10 regular workdays prior to scheduled commitment date. Loan commitment is subject to underwriting approval.  
Appraisal date only valid when completed purchase contract and loan application are received by The Home Express no less than 10 regular workdays prior to due date.  
Guarantees apply to purchase loans only. Credits will be applied at closing. If guarantee credits exceed total closing costs, remaining credits will be paid in cash equivalent via Cashier's check at closing. The loan must fund with The Home Express in order to receive any of the guarantee credits. Certain government loan programs and other loan programs offered by The Home Express are not available for the guarantee offers listed above. All guarantee offers apply to loans funded on or before 12/31/08. Offers subject to change without notice.  
All loans subject to approval. Certain restrictions may apply. © 2008 Premier Capital Mortgage.

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