

# Satisfaction Guarantee

Your satisfaction is of the utmost importance to us at \_\_\_\_\_. We offer this unprecedented money-back guarantee. If at any time you are unsatisfied with any of the following services at \_\_\_\_\_, you need only notify us in writing and we will promptly refund any upfront cost we collect. You see, we feel that you should be completely satisfied or you should not have to pay. We stand behind our service, rates, and costs so you can sleep easy, knowing that you have made an informed decision. We will:

1. Perform an analysis of your present situation to determine which of the many available loan programs are best for you.
2. Determine a rate and program to fit your needs and profile. You will be given an option to “lock in” the rate and term, or “float.” If you choose to lock in the interest rate and term we will guarantee that interest rate and term at closing unless your employment, income, or credit situation changes during the application period, you elect to change your loan amount or change the term (loan program) after rate has been locked, a denial by the underwriter, or a delays in your loan closing due to factors beyond \_\_\_\_\_ control, that goes past your lock in period. We cannot guarantee what the market will do nor can we promise today’s rate tomorrow if you elect to float. We will always strive to do the best job for you!
3. Prepare a Good Faith Estimate of the closing cost and guarantee that your actual costs-excluding third party cost such as, but not limited to Title Company, Attorney, HOA, and other property related cost will be within 10% or we will cover the difference. This applies to actual costs only and does not include escrows (insurance and property taxes) and prepaid items. Since we do not choose the Title Company or the Closing Agent on purchase transactions, we cannot guarantee what their costs might be. We will guarantee closing costs on refinance transactions where we choose the title company. The industry standard is between 10% and 25% variance, so you can see that we truly stand behind what we quote.
4. Give you a complete list of any documentation that you may be missing in order to process your loan as quickly as possible.
5. Explain the entire mortgage process to you so that you understand what to expect as you move forward.
6. To returned your phone calls or emails in a timely fashion.
7. Keep you updated as to the status of your loan. This will give you an opportunity to have additional questions answered on a weekly basis.
8. Review your closing statement with you prior to closing so that you will feel comfortable and relaxed throughout the closing.

As you can see, we go above and beyond to stand behind our products. We look forward to adding you to the list of happy, satisfied customers of \_\_\_\_\_.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Jason Garber, MLO

\_\_\_\_\_  
Date