

Your satisfaction is of the utmost importance to us at The Joe Metzler Group of Mortgage Bankers, so we offer this unprecedented money-back guarantee. If at any time you are unsatisfied with any of the following services from us, you need only notify us in writing and we will promptly refund any application fee, and if applicable, send your complete file to another lender. You see, we feel that you should be COMPLETELY satisfied, or you should not pay a dime. We stand behind our service, rates, and costs so you can sleep well knowing you have made the most intelligent mortgage decision. We Will:

- Review your present situation completely to determine which of the hundreds of mortgage programs we offer are best for you.
- Determine a fair rate for you're given loan program and credit situation AND give you the option to lock in that interest rate or "float" it. If you choose to lock that interest rate, we will GUARANTEE that interest rate at closing unless your credit situation changes during the application. This includes, but is not limited to; undisclosed poor credit, change of program (due to the undisclosed problems such as a loss of job or misleading documents), denial of the loan by underwriting, delay in your loan closing due to factors beyond our control that goes past the Lock-In period, less than desired appraisal value, etc. However, we cannot guarantee the interest rate if you choose to "float" (not lock) it. As always, the choice of when to lock the interest rate is yours and we cannot guarantee what the market will do nor can we promise today's rate tomorrow. We will always strive to do the best job for you!
- Prepare a Good Faith Estimate of the closing costs and GUARANTEE that your actual lender costs- excluding title company - will be within 10% or we will cover the difference. We strive to provide you with an estimate that will be as close as possible to the exact penny required at closing. This applies to actual costs only and does not include escrows and prepaid items. Since we do not choose the Title Company on purchase transactions, we cannot guarantee what their costs will 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 do stand behind what we quote you.
- Give you a complete list of any documentation that you may be missing to process your loan as quickly as possible.
- Explain the entire mortgage process to you so you completely understand what to expect all the way through closing.
- Update you weekly on the process of your loan so you are always up to date on what is going on. This gives you the opportunity to have all your questions answered once a week by your own personal mortgage consultant.
- Review your closing statement with you prior to closing so you can feel comfortable and relaxed at the closing.

No one else in the industry stands behind his or her products like this and we are proud to add you to the growing list of happy, satisfied customers of The Joe Metzler Group.

Borrower Signature Date Borrower Signature Date

We ask only one thing of you. Referrals are the lifeline of our business and, therefore we request that you refer at least 2 people to us during your time in process with us. They will receive the same exceptional service and, of course, the same guarantees.

**Thanks again for your business from all of us at
The Joe Metzler Group of Mortgage Bankers**