



Superior Closing Guarantee

ON TIME CLOSING GUARANTEE

We will close and fund your loan on the date specified or we will pay you \$250.

CLOSING COSTS GUARANTEE

We guarantee your closing costs will not exceed the amount quoted to you on your final Good Faith Estimate, or we will pay you the difference.

Agreed Upon Closing Date _____

Date of Good Faith Estimate _____

Closing Costs Guaranteed by United Country® _____
(List of included cost on reverse side under Closing Cost Guarantee Section)

Loan Amount _____

Loan Type _____

Customer Date

Agent Date



Guarantee Terms and Conditions

ON TIME CLOSING GUARANTEE

The qualified and approved purchase contract must be received by United Country® Home Mortgage, LLC within 48 hours of the customer obtaining a signed agreement and the purchase contract must provide for, at minimum, a 21 calendar day period to close the mortgage starting from the date of the final acceptance of the purchase agreement. The borrower must make a complete mortgage application (including all required documentation) before the end of the 48 hour period noted above. This guarantee is NOT AVAILABLE for any transaction if a complete mortgage application is taken less than 20 calendar days prior to closing.

To be eligible, you must apply for a purchase loan through United Country® Home Mortgage, LLC and you must close your loan through United Country® Home Mortgage, LLC. Certain government programs and other loan programs offered by United Country® Home Mortgages, LLC are not eligible for the Closing Guarantee. If you do not close on / or before the date stated in your purchase contract (by the close of business day) due solely to United Country® Home Mortgage, LLC's delay, United Country® Home Mortgage, LLC will pay you \$250. Any guarantee fees to be paid by United Country® Home Mortgage, LLC under this guarantee will be issued after closing to the customer.

CLOSING COST GUARANTEE

United Country® Home Mortgage, LLC will pay the difference for closing costs that are GREATER than those disclosed on the FINAL United Country® Home Mortgage, LLC Good Faith Estimate when you close your first mortgage with United Country® Home Mortgage, LLC. United Country® Home Mortgage, LLC's liability is limited to the total that United Country® Home Mortgage, LLC receives in the transaction. The following items on your Good Faith Estimate are covered by the Closing Cost Guarantee: Origination fee, Appraisal Fee, Flood Determination Fee, Underwriting Fee, Tax Service Fee, Commitment Fee, Processing Fee, Closing—Attorney Fee and Title Insurance. Estimates on your Good Faith Estimate for real estate taxes, interim interest, hazard insurance, mortgage insurance, escrows, charges that are optional to the buyer and third party charges (such as Association Fees) are not covered by this guarantee. United Country® Home Mortgage, LLC at its discretion may give a credit at closing or issue funds to the borrower after closing.

For consumer use only, offer is subject to change at any time without notice. This guarantee is NOT a commitment to approve a mortgage application. All mortgage applications must be approved by underwriting and the purchased property have clear and marketable title.

888-213-4222

www.UCMortgages.com

