

Quality Service Mortgage Guarantee

Quality Service Certified[®] For Borrower

The Quality Service Mortgage Guarantee is your written commitment from your Lender assuring the delivery of all of the services described below.

As your mortgage service professionals we will:

1. Fully discuss and explain financing programs options.
2. Disclose accurate information in all communications, solicitations and advertising.
3. Provide, in writing, a description of lock - in options.
4. Explain the entire loan process from application to closing.
5. Explain all documents and documentation requirements for the loan application.
6. Explain all associated costs of the loan transaction
7. Explain the disbursement of the application fee.
8. Charge only those fees disclosed or re-disclosed on your *Good Faith Estimate*.
9. Communicate with you throughout the loan process.
10. Respond to inquiries and requests in a timely manner.
11. Provide you with a written agreement that fully explains the nature of our relationship with you and how we are compensated in the transaction.
12. Charge rates and fees that do not vary based upon race, color, religion, national origin, gender, marital status, age, receipt of income from public assistance programs, or good faith exercise of rights under consumer finance laws.
13. Contact you after closing to assure the satisfactory completion and explanation of all service details.
14. Offer the opportunity to evaluate the service provided through the Quality Service Assurance Mortgage Survey[®].

Borrower Signature(s)

Date

Lender Representative Signature

Date