

LOWEST CLOSING COST GUARANTEE

Do you want the lowest possible cost for your mortgage loan, but are tired of trying to compare the fine print and determine the bottom line difference between the quotes made by various lenders?

I will guarantee you the Lowest Bottom-Line Closing Cost on your residential mortgage. It's that simple.

I have enclosed a "Good Faith Estimate" of your anticipated closing costs. This is a form that all lenders are required to give by the federal government. This will be the basis for our guarantee and cost comparison.

You are welcome to shop all other lenders for a lower cost. If you can find one, bring me their signed and dated "Good Faith Estimate" and upon comparison and verification, I will either match or beat the other lender's bottom-line closing costs.

If I can't do that, I will pay you \$250 for your time and cheerfully transfer your complete loan file to the lowest price local lender! You are "guaranteed" the lowest cost, no matter what. No Games, no excuses, no waiting.

I GUARANTEE IT!

Michael Metz
Managing Director
Sun State Home Loans


Validated By:

3/19/08

Validation Date:



Sun State Home Loans

This Guarantee will be validated by your Loan Officer upon completion of your Loan Application. Once you "lock" your rate and terms, all comparisons for purposes of this guarantee are deemed complete to your satisfaction. No comparisons will be made or guaranteed after your loan is locked.