



October 2006

BEST DEAL GUARANTEE

Do not get tricked into a loan without knowing all the facts! When shopping for a loan, it is important to understand that the total cost of the loan is made up of three key components:

- ◆ Interest Rate
- ◆ Discount Fees & Rebates
- ◆ Lender/Broker Fees

Many brokers and lenders will sell consumers on just one of these areas which very often hides the true cost of the loan. ***Being sold on the typical sales pitches - “incredibly low interest rate” or “no fees or closing costs” – can cost you thousands of dollars.***

Intellichoice Mortgage Services offers a best deal guarantee that takes into account all three factors to ensure our customer truly saves money compared to other lenders/brokers. Here is the quick summary:

- ◆ Complete a full application with Intellichoice Mortgage Services
- ◆ We will provide you what is called a “Good Faith Estimate” showing you the terms and total costs related to the loan
- ◆ Provide us a competing lender offer for the same type of loan that spells out the terms and total costs
- ◆ We will match or beat that offer or pay you \$500!

Excellent service with guaranteed value - - we are confident that you will choose Intellichoice Mortgage Services when looking for your next loan.

Terms and Conditions

- Does not apply to previously locked or closed loans
- Program only applies to 1st mortgages for the purchase or refinance of a primary residence
- Program only applies to loans meeting Intellichoice Mortgage Services’ minimum credit lending requirements and in States where Intellichoice Mortgage Services is able to originate loans (AZ, CA, NM, CO).
- Competing offer must be in the form of a “good faith estimate” or letter from competing lender on their letterhead dated the same day and for the same type of product shown on Intellichoice’s Good Faith Estimate
- Your application must be approved, all representations on the application must be true and all conditions related to the closing of the loan must be met
- Third party (title insurance, appraisals, etc.) and government fees will not be considered when comparing offers; these fees are a common requirement for all loans and considered a fixed cost for all lenders/brokers
- Only one competing offer will be considered per application
- If Intellichoice chooses not to match the offer, you must close the loan shown in the competing good faith estimate as shown (same lender, rate/terms); proof of closing including HUD-1 and Promissory Note may be required
- Offer not combinable with any other promotions or offers
- Offer may be withdrawn without notice