



## ***We Guarantee***

**Your final closing costs will not exceed the good faith “actual”.<sup>1</sup>**  
Or we will credit the difference after you close, **and** pay you \$500.00

**Appraisal and Loan Commitment deadlines per the original sales contract will be met.<sup>2</sup>**  
Or we will credit you \$250.00 at closing

**Final loan figures will be available to the settlement company no less than 48 hours prior to closing.<sup>3</sup>**  
Or we will credit you \$250.00 at closing

**Loan will close on the date specified on the original contract.<sup>4</sup>**  
Or we will credit you \$250.00 at closing

<sup>1</sup> “Lender charges” are fees and/or costs listed on the HUD-1 Settlement statement to be collected by and paid to the lender and not passed thru to third parties. Other fees and charges are not applicable to this offer.

<sup>2</sup> Appraisal and loan commitment dates are based on the original sales contract. “Appraisal deadline” is the date of completion and availability of final appraisal documentation. Appraisal fee is collected up front. Loan commitment date is subject to receipt of commitment date. Loan commitment is subject to underwriting approval. Appraisal date only valid when completed purchase contract and loan application are received by Capital Lending Group no less than 10 regular workdays prior to due date.

<sup>3</sup> Final loan figures guarantee is subject to receipt of complete application and all required supporting documentation no less than 10 regular workdays prior to the scheduled closing date. Not responsible for sellers or third party delays beyond our control.

<sup>4</sup> Closing date guarantee is subject to receipt of completed application and all required supporting documentation no less than 10 regular workdays prior to the scheduled closing date. If borrower does not close on the date stated in the purchase contract (by the close of business day) due solely to Capital Lending Group’s delay, Borrower will receive a \$250 credit at closing.

Guarantees apply to purchase loans only. Credits will be applied at closing. If guarantee credits exceed total closing costs, remaining credits will be paid in cash equivalent via Cashier’s cheque at closing. The loan must fund with Capital Lending Group in order to receive any of the guarantee credits. Certain government loan programs and other loan programs offered by Capital Lending Group are not available for the guarantee offers listed above. All guarantee offers apply to loans funded on or before 12/31/06.

For consumer use only, not for Real Estate or Mortgage Professional use. Offers subject to change without notice.

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