mortgagesolutions LLC
Your Home Loan Solution

Our *14 - Day Closing Guarantee

- **Only applies to conventional loan purchases that conform to secondary market underwriting guidelines.**
- **Our 14-day closing guarantee document must be submitted with the initial purchase contract.**
- **The borrower must have applied online same day as contract or before contract. All borrowers must agree to electronic disclosures and signatures and sign all documents disclosed within 24 hours of request.**
- **The borrower must upload all requested documents within 24 hours of signed initial disclosures including intent to proceed. (Documents requested include: Income/Assets/Drivers License/Insurance/Etc.)**
- **A clean title report and homeowners insurance binder must be received by the 6th day after the contract was signed and all final figures must be in and balanced 48 hours prior to closing.**
- **The appraisal will be ordered after intent to proceed is collected and the borrower must pay appraisal management company within 24 hours of order. The seller must allow entry to home per requested date. The appraisal must be returned in satisfactory and acceptable condition. A Reconsideration of Value request will void your 14-day closing guarantee.**
- **All parties MUST RESPOND QUICKLY to all requests to ensure a quick closing. If any of the above requirements are not met, we reserve the right to request an amendment to move the closing date, which will void the 14-day guarantee.**
- **New construction, manufactured homes, short sales, government loans, and condos DO NOT qualify for our 14 -day closing guarantee. New construction model homes that are finished with sod and occupancy permits qualify.**

WHO CAN AFFECT THIS GUARANTEE?



*14-day closing guarantee does not apply if events occur beyond the control of Mortgage Solutions, LLC, including but not limited to; appraised value, properties located in a low density population area where appraisers are not readily available, escrow or title delays, 2nd lien holder approval, short sale approval, or lender conditions that cannot be met by any party. The 14-day trigger begins when the borrower has provided a complete loan file (including purchase contract, income and assets documentation), an electronically signed intent to proceed is given, and the borrower has authorized credit card payment for the appraisal. Appraisal must be ordered within 48 hours of date of initial disclosures. If Mortgage Solutions, LLC fails to perform otherwise, a credit of $1,400 will be applied towards closing costs. 14-day timeline does not include federal holidays. Mortgage Solutions, LLC reserves the right to amend or terminate its on-time closing guarantee at any time, with or without notice. Cannot be combined with other offers. Offer expires 12/31/2027.

NMLS #277481. Mortgage Solutions, LLC, is a wholly owned subsidiary of Members Resource LLC, a Credit Union Service Organization, a wholly owned subsidiary of Vantage Credit Union. Not all loan products or terms are available in all states. Normal credit qualifications and other terms and conditions apply. This does not represent an offer to enter a loan agreement. Loans are subject to credit approval. Products, rates and terms subject to change without notice. Equal Housing Lender.