



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 apply online for the mortgage and agree to electronic disclosures and signatures before, or on the same day as the contract is finalized. The borrower must upload and/or sign all documents within 24 hours of request.
- 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 appraisal must be returned in satisfactory and acceptable condition.
- All parties **MUST RESPOND QUICKLY** to all requests to ensure a quick closing.
- 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?



Buyers



Escrow Officers



Realtors



Appraisers

*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 12/31/2024.

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.