

# Lifetime Origination Guarantee™

*Never Pay Lender Origination or Appraisal Fees Again!*

## Every home loan from US comes with the US Mortgages Lifetime Origination Guarantee™.

It's simple: if at any time, you need or want to refinance your home loan from US Mortgages for any reason or buy a new home just let us know and we'll waive origination and application fees, as well as reimburse the appraisal cost at closing.

This can reduce your overall closing costs by as much as \$2,500! Our exclusive guarantee allows you to start saving money and enjoy peace of mind knowing that you can shorten your term, unlock your equity, or even take advantage of a lower rate for the lifetime of your loan without incurring additional fees. Just let us know what your financial goals are and we'll do the rest!

## WHY REFINANCE?

- Lower your interest rate
- Lower your monthly payments
- Eliminate mortgage insurance
- Pay off high interest credit card debt
- Invest in value-adding home improvements
- Pay off student debt
- Pay for college tuition
- Protect your home and family with an Emergency Cash Reserve Fund

## PRODUCT BENEFITS:

- No mortgage origination fees
- No underwriting fees
- No application fees
- Appraisal cost reimbursed at closing
- Guaranteed for the life of your home loan



Equal Housing Opportunity  
Lender • NMLS #392126

Lender origination fees include underwriting and application fees. All appraisal fees are credited at the closing of the new loan. Appraisal cost reimbursed up to \$600. Lifetime Origination Guarantee cannot be combined with any other incentive programs. Refinancing your mortgage from US Mortgages is conditional on the program type or underwriting guidelines and "seasoning" restrictions (most seasoning restrictions require 7 consecutive payments be made since loan origination). Loan approval for any future refinancing is not guaranteed. You must fully qualify for the selected refinance and meet all of the requirements of the loan refinancing program and federal guidelines concerning your ability to repay. Additionally, the appraised value of your home for any future refinance is also not guaranteed. If an appraisal of the property is required to meet the conditions of your new loan, the value of the property must be acceptable for the program and loan terms requested. Moreover, the interest rate for all future refinance is not guaranteed. Borrower must qualify for the new refinance home loan requested, and will be quoted the interest rates in effect at the time of the new refinance. As a result of refinancing, your total finance charges may or may not be greater over the life of the loan. This information does not represent a commitment to lend. Underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. Ask your Personal Mortgage Advisor for more details.

**US MORTGAGES**  
Talk to **US** first.

**(720) 547-1587**