

# LOWEST APR GUARANTEE

If USA Mortgage doesn't match or beat your APR, they will make your first mortgage payment.

## PROCEDURE:



Consumer presents USA with a locked loan estimate from another lender



USA issues loan estimate to consumer



If consumer decides to use the competing lender with the lower APR, they must present competitor's closing disclosure within 20 days of the loan closing



USA will issue a check to borrower in the full amount of the principle + interest of the 1st mortgage payment

It's more than just about rate, many fees and charges go into a home loan. The APR is a calculation of your rate and the amount you're paying to buy the rate down and/or close the loan. We guarantee to match or beat the competitor's APR or we'll make the 1st month's mortgage payment for you.

**DISCLAIMER:** Not a commitment to lend. Terms and conditions apply. Promotion begins March 15, 2017. Customer must present DAS Acquisition Company, LLC d/b/a USA Mortgage (USA Mortgage) a genuine Loan Estimate and Closing Disclosure prepared and issued by another lender in order to qualify. The Annual Percentage Rate (APR) on the Loan Estimate and Closing Disclosure issued by another Lender must be lower than the APR listed on USA Mortgage's Loan Estimate. The Closing Disclosure issued by another lender must be presented with 20 days of the Closing Date listed on same. Promotion is only applicable if the following information on the Loan Estimate and Closing Disclosure prepared and issued by another lender is identical to the information relied upon by USA Mortgage in completing its Loan Estimate: Property, Sales Price (if applicable), Loan Term, Purpose, Product and Loan Type. The applicants listed on the Loan Estimates and Borrowers listed on all Closing Disclosures must be identical. Any Loan Estimate or Closing Disclosure prepared by another lender and presented to USA Mortgage in connection with this promotion must have a Date Issued on or after March 15, 2017. Promotion shall not be applicable if another lender makes a counteroffer in response to Mortgage's Loan Estimate. Payment to the customer shall not exceed \$1,000.