



BEST LENDING PRACTICES

The "Best Lending Practices" were a significant addition to the stringent NAMB ethical code. These guidelines go far beyond any legal requirements to continue to build on the high level of trust we have earned from our consumers. Homebuyers are encouraged to look for adherence to these principals as important selection criteria when choosing a mortgage broker.

We will...

Disclose accurate information in all solicitations and advertising;

Discuss and explain financing program options;

Inform you, in writing, of lock-in options;

Explain all documents of the loan application;

Explain all associated costs of the loan transaction;

Explain the disbursement of all application fees;

Explain the loan process, from application to closing;

Charge only those fees disclosed or re-disclosed on your Good Faith Estimate;

Charge rates and fees that do not vary based on race, color, religion, national origin, gender, marital status, age, receipt of income from public assistance programs, or good faith exercise of rights under consumer finance laws;

Communicate with you throughout the loan process in a timely manner;

Provide to you a written agreement, which explains the nature of our relationship with you and how we are compensated in this transaction.