



Corporate Headquarters-24404 S. Vermont Ave. Ste. #204-Harbor City-CA 90710-(310)534-2041

LoanJunction.com

2 STEP GUARANTEE™

It is our understanding that in some cases either because of rate lock expiration, credit changes during loan process, home value changes, condition of home, the need for additional cash out, bills paid ect., that we may not receive the exact interest rate or term originally estimated in our initial application. In turn we may be offered to take a higher rate, shorter loan term, or combination of the two. In an effort to preserve and maintain valuable client relationships LoanJunction.com Inc. will offer a 2 Step Refinance Option Guarantee which allows us(the client) the ability to refinance our higher rate and/or shorter term loan without incurring LoanJunction.com's standard fees in the future. In the interest of securing and maintaining the lowest interest rate possible, We(the clients) and LoanJunction.com will reprocess our loan application & resubmit our loan package when they can reduce our payment without increasing the amount of our mortgage, as long as it is completed at the cost of LoanJunction.com. We agree reoccurring costs such as property taxes, hazard insurance, 3rd party fees & homeowners dues, are our responsibility.

This agreement may be cancelled any time by notifying LoanJunction.com at 24404 S. Vermont Ave. Ste.#204 Harbor City, CA 90710 or at support@loanjunction.com.

As an inducement for LoanJunction.com to provide this waiver of it's fees, we agree to close the new loan provided that the loan program is better than our current program and the new payment is lower. We further understand that we may refinance our higher rate & change programs as soon as six months from the date of close. We understand that our rate assurance agreement is valid for five years from the date of close.

X Thank you for choosing LoanJunction.com, Inc.

Date