



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 because of our past or present credit, home condition, employment situation, age of home, occupancy and/or the need for aggressive financing outside of traditional channels that we may be offered private money financing which may or may not carry a higher rate, shorter loan term and/ or fees. In an effort to preserve and maintain valuable client relationships LoanJunction.com Inc. will offer a 2 Step Guarantee which allows us(the client) the ability to refinance our higher rate and/or shorter term loan without incurring LoanJunction's standard fees. 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 our credit / home / employment situation improves to the point of traditional channel qualifications and 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 her 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.

Thank you for choosing LoanJunction.com, Inc.

Date