



Homebuyer Protection Program



Lock & Shop

Provides the borrower the ability to lock in their interest rate for up to 90 days while shopping for a home.



Credit Approval Protection (CAP)

Provides peace of mind for the buyers, agents and sellers.

If we have issued a preliminary credit approval from our underwriter and then we are unable to close the borrower's transaction, we will pay up to \$1,000 for inspections, appraisals or relocation expenses they have incurred for the home purchase.

We will also reimburse them for any lost Earnest Money Deposits up to \$5,000.



Homebuyer Express (HBE) - 17 Day Closing Guarantee

Gives confidence to buyers and sellers that we'll close the loan in a quick and timely manner.

With this guarantee, we'll pay \$500 toward closing costs if the loan doesn't close on time, due solely to our delay.

Protect your rate, earnest money and closing date.

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