



Best Rate Guarantee

Arbor Mortgage Corporation will match (rate and fees) any legitimate loan offer for a first mortgage loan to purchase or refinance residential owner occupied 1-4 family real estate with the following conditions:

- The loan requested must be an owner occupied 1-4 family residential property.
- The loan must receive and an Approve Eligible Finding through FNMA Desktop Underwriter or an Accept finding through FHLMC Loan Prospector requested by Arbor Mortgage.
- An Arbor Mortgage Loan Officer has independently confirmed the availability of the competing loan with a "bricks and mortar" full service lender, not broker, located in the competitive lending area for the same day same program.
- The loan must close under the matched terms, if any changes take place to the loan amount or loan program then the Match Is Void.
- Special offers or limited availability programs intended to meet the unique needs of a specific lender may not qualify for the Best Rate Match program at the sole discretion of Arbor Mortgage Corporation.
- This offer is limited and may be withdrawn at any time without notice.

† Loans for investment properties do not qualify for the Best Rate Match Guarantee. All loans are subject to credit approval. This offer is not an offer for financing; each applicant must submit a completed application and required credit documentation to receive the loan approval and the match.