

## MY GUARANTEE TO YOU

### **I GUARANTEE YOU THE LOWEST BOTTOM-LINE COST FOR YOUR MORTGAGE LOAN**

Do you want the best possible price for your mortgage loan, but you're tired of trying to compare fine print and get to the bottom-line difference between the programs offered by various lenders?

I will guarantee you the lowest bottom-line cost on your residential mortgage -- the sum total of **all** rates, points, and fees for the most favorable loan you can qualify for.

When we meet to prepare your loan application, I will give you a written Good Faith Estimate (a form required by the federal government to help protect consumers). This Good Faith Estimate will disclose the total cost of your loan. You will also receive another federal form, the Truth in Lending form. Upon approval, you'll receive a formal, signed commitment letter.

You are welcome to shop other lenders. If you can find a direct lender who will provide you with a Good Faith Estimate, Truth in Lending Form, and a signed commitment letter showing a lower bottom-line cost, bring that Good Faith Estimate to me, and I will either match or beat the other lender's price.

If I can't do that, I'll give you \$100 cash for your time and trouble, and you can take your business to the other lender! No matter what happens, you're assured of getting the best price on the best loan.

***That's my Guarantee!***



A handwritten signature in black ink, appearing to read "Tom Gilley".

**Tom Gilley**

Offer is for a limited time only and may be cancelled at any time prior to a fully executed loan application without notice or obligation. \* Restrictions apply to New Construction\*\* Credit Approval Required.  
BankSource Mortgage® is not a depository institution. BankSource Mortgage® is a HUD approved lender and maintains approval with Freddie Mac, Fannie Mae, as well as various private investors.  
BankSource Mortgage® is a regulated lender through the Texas Office of Consumer Credit Commission # 2847-20193.  
BSM Financial, L.P. is registered as Mortgage Banker through the Texas Savings and Loan Department – Registration Number 43731.