

29-DAY BUYER ADVANTAGE PROGRAM

Description & Terms and Conditions

All the terms and conditions are subject to the borrower(s) satisfying all underwriting conditions per Freddie Mac, Fannie Mae, and Ginnie Mae agencies and International City Mortgage, Inc. and its DBA's, including Doorway Home Loans, hereinafter referred to as "Doorway", guidelines and loan approval conditions, as well providing an acceptable property, title and appraisal report free of repairs and appraiser noted requirements (e.g. installation of smoke detectors, double strapping water heaters, etc.). All items requested from the borrower or borrower's real estate agent and all underwriting approval conditions must be received within one (1) business day of the request to continue eligibility for the 29-Day Buyer Advantage Program.

The 29-Day Buyer Advantage Program will consist of the terms and conditions outlined in this document. If Doorway misses the pre-determined close of escrow, solely at the fault of Doorway, then Doorway will reimburse the client for up to \$2,000.00 of the client's permissible closing costs. In cases where this amount exceeds permissible closing costs, it can be used to buy down the note rate.

Doorway must receive from the borrower or borrower's real estate agent a copy of a fully-executed purchase agreement for a specific residential real property located in a state where Doorway is licensed to originate mortgage loans. The fully-executed purchase agreement must identify a specific closing date not to occur sooner than twenty-nine (29) calendar days after the date that the purchase agreement is received by Doorway, and the specified closing date cannot be moved to a sooner date at any time. The fully-executed purchase agreement must identify contingencies that (i) relates to the approval of the borrower for financing on the application made to Doorway, or (ii) relates to the borrower selling a primary residence on or before the specified closing date in the purchase agreement. The specified closing date in the purchase agreement for the borrower's loan must be a day that Doorway is open for business, excluding specifically all Saturdays, Sundays, and federal holidays.

The borrower must return to Doorway all required signed disclosures and a signed Intent to Proceed document within two (2) business days after Doorway receives the fully-executed purchase agreement.

The borrower must fully complete and sign a standard loan application with Doorway for a first lien position mortgage loan on the residential real property identified in the fully-executed purchase agreement, not more than twenty-nine (29) calendar days prior to the date that Doorway receives

the purchase agreement. The specific residential real property cannot change prior to the specified closing date in the purchase agreement. The application and all supporting documentation, whether submitted with the application or any other time, cannot contain any fraudulent or misleading information or representations. Once Doorway receives the completed and signed application, there cannot be any change in the borrower's employment or any other change in the borrower's credit score, credit profile, asset decrease or any item that would affect the borrowers eligibility, in Doorway's sole discretion. No assignment of the purchase agreement or substitute borrower is eligible for this Offer. If there is more than one borrower, all these terms and conditions apply separately to each borrower.

Each borrower must completely satisfy all loan program requirements and conditions for approval at least eight (8) business days prior to the specified closing date in the fully-executed purchase agreement.

Doorway's 29-Day Buyer Advantage Program is void if closing is delayed beyond the specified closing date in the fully-executed purchase agreement first delivered to Doorway, due to the acts or omissions of either the seller(s) or borrower(s); the acts, omissions, negligence or malfeasance of another party not the seller, borrower or Doorway; any delay by a government agency in delivering any item or approval necessary for closing; or any natural disaster or an extraordinary event or circumstance beyond the control of the parties (including, among others, weather or catastrophic event, war, strike, riot, crime, or act of terrorism). Likewise, the 29-Day Buyer Advantage Program is void if, at least twelve (12) days prior to the specified closing date in the fully-executed purchase agreement, the appraised value of the real property identified in the purchase agreement does not equal or exceed the sales price determined in the purchase agreement, or any required repairs or other work identified in the appraisal is not complete. Further, the 29-Day Buyer Advantage Program is void if a contingency for the sale of the borrower's primary residence is not clear prior to or at the closing specified in the fully-executed purchase agreement.

The 29-Day Buyer Advantage Program is void where prohibited by applicable law or investor requirements. The Offer is also void if, due to re-disclosure prior to closing, federal or state regulatory requirements require any waiting period that extends beyond the specified closing date in the fully-executed purchase agreement.

Doorway reserves the right to amend or terminate its 29-Day Buyer Advantage Program at any time, with or without notice; however, at the time of any such action, a borrower remains eligible to receive the terms and conditions of the 29-Day Buyer Advantage Program available on the date that Doorway had received both (i) a fully-executed purchase agreement with a closing date not less than twenty-nine (29) calendar days from Doorway's receipt for a specific residential real property located in a state where Doorway is licensed to originate mortgage loans, and (ii) fully completed and signed

standard loan application documents. Other restrictions may apply. Please contact Doorway for specific details at the time of submitting the required documents.

This Program is not an offer to lend or to extend credit, nor is this a guaranty of loan approval or commitment to lend. The information here may not be up-to-date and may no longer be accurate. Consumers must independently verify the accuracy and currency of the 29-Day Buyer Advantage Program terms and conditions.

Program and Property Exclusions

- USDA loans
- Bond Programs
- Loans with 2nd mortgages/HELOC's and any other Subordinate Financing
- Loans Involving Solar Agreements
- Bank-owned properties and Short Sale Transactions
- Brokered Loan Transactions
- Refinance Transactions
- Reverse Mortgage Transactions
- Renovation/Construction Loan Transactions
- Jumbo loans
- Non-warrantable condominiums
- All properties located in a flood/fire/FEMA/Disaster zone
- Manufactured homes

International City Mortgage, Inc., DBA Doorway Home Loans is an Equal Housing Lender. NMLS #222730. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act #4130570. We conduct business in accordance with the Federal Fair Housing Law (Fair Housing Amendments Act of 1988). Business services and products do not originate from HUD, FHA, the Government of the United States, or any Federal, State, or local government agency.

Additional licenses: Arizona Mortgage Banker License #0938767. Colorado Mortgage Company Registration. Florida Mortgage Lender Servicer License #MLD1173. Hawaiian Mortgage Loan Originator Company License #HI-222730. Idaho Mortgage Broker/Lender License MBL-2080222730. Nevada Mortgage Banker License #3795. New Mexico Mortgage Loan Company License. Oregon Mortgage Lending License #ML-5205. Pennsylvania Mortgage Lender License #76863. International City Mortgage, Inc., DBA ICityMortgage Corp., DBA Doorway Home Loans: Licensed by the Texas Office of the Consumer Credit Commissioner, Regulated Lender License #1400050923-151692. Texas SML Mortgage Banker Registration. Utah Division of Real Estate Mortgage Entity License #8367544. Utah Department of Financial Institutions Residential First Mortgage Notification. Washington Consumer Loan Company License #CL-222730.