



Nations Direct is committed to providing our brokers with superior service. To demonstrate this commitment, Nations Direct offers our Service Guarantee, a service level standard for key milestones in the loan process. If a service level is not met, Nations Direct will reduce their underwriting fee by \$100 for every business day we exceed our commitment, up to a maximum fee reduction of \$500.

The following grid details each of our Service Guarantee commitments:

#	Milestone	Description	Service Guarantee
1	Complete Submission	Complete submission will be sent to Underwriting. A Submission Completed notification will be e-mailed to the Broker's loan contact.	1 Business Day
2	Incomplete Submission	Loans submitted will be determined to be complete or incomplete and any Incomplete pre-submission Conditions will be e-mailed to the Broker's loan contact.	1 Business Day
3	Underwriting Decision*	Loan will be underwritten and dispositioned. Any approval or suspense conditions will be e-mailed to the Broker's loan contact.	2 Business Days
4	Conditions Review*	Upon receipt of <u>all</u> Pre-doc Conditions, a Ready/Not Ready for Docs determination will be e-mailed to the Broker's loan contact.	2 Business Days
5	Loan Documents	When Pre-doc Conditions are cleared and the broker has requested closing documents, documents will be transmitted to the Closing Agent. Notification will be e-mailed to the Broker's loan contact.	1 Business Day
6	Funding Review	Upon receipt of signed loan documents, any Pre-Funding conditions will be sent to the Closing Agent and the Broker's loan contact.	1 Business Day

***Jumbo loans are excluded from this Service Guarantee**

The Nations Direct Service Guarantee applies to any new loan submitted to Nations Direct Mortgage on or after July 1, 2011 by an approved broker. Discount may be applied only to the loan earning the fee reduction and the loan must fund with Nations Direct to receive any fee discount.

The Service Guarantee is based on business days, not calendar days. Business days exclude weekends and bank holidays. Any submission or conditions received after 3 PM Pacific Standard Time or on a weekend/holiday will be considered "received" for the following business day.

Nations Direct reserves the right to change or terminate the program at any time.