

GUARANTEED  
**ON-TIME CLOSING**  
OR GET \$2,500



## A NEW HOME PURCHASE ALSO MEANS YOU CAN TAKE ADVANTAGE OF OUR **CHASE CLOSING GUARANTEE.**

Finding the right home is exciting, and we're committed to making homebuying as easy as possible. As our customer, the Chase Closing Guarantee will give you the confidence you need to plan your move. We promise an on-time closing in as soon as three weeks or you'll get \$2,500 cash back.

### Your Chase Home Lending Advisor can help at every step:

1

Get pre-qualified for a mortgage that's within your budget.

2

Finalize your mortgage application and submit all required documents.

3

Have a Chase account at time of closing.

4

Close as soon as three weeks after submitting your required documents.

The Chase Closing Guarantee gives you peace of mind knowing when you buy a new home -- you'll close on time or get \$2,500 cash back. See back for important program information.

Let's talk soon about all your options:



Tanyika Rickard, Community Home Lending Advisor  
T: 6094103796  
tanyika.rickard@chase.com  
homeloan.chase.com/tanyika.rickard  
NMLS ID: 34831



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## IMPORTANT PROGRAM INFORMATION

The Chase Closing Guarantee offers assurance to customers purchasing a home with a Chase mortgage that the loan will close on or before the **Contract Closing Date**, or the customer will receive monetary compensation in the form of a check, post-closing.

**Eligibility:** To be eligible for the Chase Closing Guarantee, the customer must (1) Have a Chase product relationship (other than the mortgage being applied for) at the time of closing. A Chase product means a mortgage loan, home equity line of credit, credit card, auto finance loan, and checking and/or savings account. Corporate Relocation customers must have a Chase checking or savings account to be eligible. (2) Complete a mortgage application online, by telephone, or face-to-face. (3) Provide all requested supporting documentation including income/asset documents needed to make a loan decision and signed disclosures. (4) Provide a fully-executed purchase contract which must include all pages, addendums, and required signatures. (5) Contract closing date must be at least 21 calendar days after receipt of a completed mortgage application, supporting documents, and a fully-executed purchase contract. This offer is only available for new, residential first-lien loan applications submitted directly to Chase. (6) Final Inspection for New Construction: For any property that receives an initial appraisal subject to repairs/completion, a final inspection will be required. Chase guarantees closing within 3 business days of receipt of a satisfactory final inspection. (7) Purchase applications with a property address received on or after February 4, 2019 are eligible for the Chase Closing Guarantee.

**Ineligibility:** The Chase Closing Guarantee will not apply in any of the following cases: (1) Refinances. (2) Changes to the original closing date documented in the purchase agreement. (3) Changes in loan amount, product, or terms requested within 10 days of closing. (4) Closing date extensions due to a delay in completion of new construction, improvements, or repairs being made to the subject property. (5) Failure by either party to meet contract terms and requirements, including seller-related delays. (6) Transactions involving Cooperative projects (Co-ops), Consolidation, Extension and Modification Agreements (CEMAs), or requiring two or more appraisals. (7) Delays due to force majeure events, including weather or natural disaster. (8) Chase Corporate Relocation loans without a Chase checking or savings account at the time of closing. (9) Veterans Administration (VA) and Federal Housing Administration (FHA) loans. (10) Delays caused by third parties other than Chase required service providers. (11) Delays due to customer's failure to respond to Chase requests within 2 business days.

Chase reserves the right to amend, terminate, or withdraw the Chase Closing Guarantee at any time without prior notice.

Credit Card Point awards, grants, cash back, closing guarantees, and other awards ("awards") transferred to you under the terms of the program will be considered by Chase a discount of underwriting fees paid at mortgage closing. Any awards transferred at or outside closing in excess of the value of the underwriting fees may be considered miscellaneous income received from Chase and we may be required to send you, and file with the IRS, a Form 1099-MISC (Miscellaneous Income) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) for the year in which you participate and are awarded the benefits of the program. You are responsible for any tax liability related to participating in the program. Please consult your tax advisor if you have any questions about your personal tax situation.

All home lending products are subject to credit and property approval. Rates, program terms, and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.

