



Get into your new home in just 21 days!

Savvy homebuyers want to find their dream home, close the deal and move in without lengthy waits. When you work with **United Realty Group** and **Stearns Lending, LLC**, we aim to get you home in weeks, not months.

Stearns Lending will close your conventional conforming or FHA/VA loan* in just 21 days or sooner. If we miss our deadline, we'll pay the per diem interest charge to the seller.

You can get started before or after your **United Realty Group REALTOR®** helps you finalize your offer to purchase. After receipt of a complete loan application and all supporting documents†, **Stearns Lending** will work to get you to closing in 21 days or less.

We're equally dedicated to making your next home buying experience your best!



Stearns Lending, LLC and the above mentioned company are not affiliated.

~ Stearns Lending, LLC is an FHA Approved Lending Institution, and is not acting on behalf of or at the direction of HUD/FHA or the Federal government.

* Loan program is available for first lien conventional conforming or FHA mortgage loans and is unavailable for Jumbo, Specialty, 203K, USDA, Bond loans and loans with 2nd lien. Appraisal is provided by lender and must be in no later than 4 business days prior to close and must come in at-value. Stearns Lending is not responsible for extended turn times on appraisals due to appraiser or borrower availability for appointment.

†Stearns will cover up to \$1,000 in per diem costs if there is a per diem agreed upon in the purchase agreement. In order to qualify for the per diem interest to be paid to the seller, the following terms and conditions must be satisfied: (i) borrower provides all necessary pre-approval loan documentation as requested by Stearns, receipt of which is confirmed in writing by Stearns, the 21 day time period shall begin 2 business days from the time Stearns provides written confirmation of receipt of said items; (ii) borrower ultimately qualifies and closes the home loan through Stearns, after supplying any additional documentation in adequate time (which shall be considered 2 business days from the time a written request for said documentation is made by Stearns). If said documentation is not delivered to Stearns within 2 business days, then any additional time that elapses, above 2 business days, from the time a written request for said documentation is made by Stearns and the time said documentation is actually delivered to Stearns, shall increase the timeframe of the "Close-on-Time Guarantee" by the same amount of time.

This is not a commitment to lend. Program restrictions apply. Stearns Lending, LLC offers many loan products. Stearns Lending, LLC is a California Limited Liability Company headquartered at 4 Hutton Centre Drive, 10th Floor, Santa Ana, California 92702. Call toll free at: (800) 350-LEND (5363). Stearns Lending, LLC is registered, or exempt from licensing to conduct business in the following states which require license disclosure on advertising materials: Arizona Mortgage Banker License #0905413; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act RMLA# 4130495; Regulated by the Colorado Division of Real Estate; Licensed by the Delaware State Bank Commissioner to engage in business in Delaware as a Licensed Lender #011236 (expires 12/31/15); Georgia Residential Mortgage Licensee #24066; Illinois Residential Mortgage Licensee #MB.6760686; Kansas Licensed Mortgage Company #MC.0025047; Massachusetts Mortgage Lender/Broker License #MC1854; Licensed by the Mississippi Department of Banking and Consumer Finance; Missouri Residential Mortgage Loan Broker License #12-2052; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed by the Pennsylvania Department of Banking, License #28788; Rhode Island Licensed Lender; Registered under Texas SML Mortgage Banker Registration; Virginia State Corporation Commission Lender/Broker License #MC-2184; Washington Consumer Loan Company License #CL-1854. This information is accurate as of February 13, 2015 © 2015 Stearns Lending, LLC. All Rights Reserved. Company NMLS# 1854. CUP086_021315.