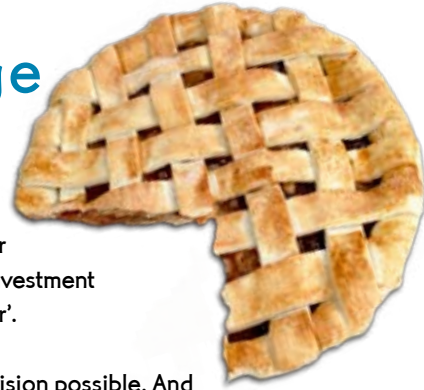


Sizing up your mortgage options should be easy as



Trying to decide which mortgage option is best for you? In a sea of 'special offers' it can be a challenge to make the best decision. After all, purchasing a new home is probably the largest and longest-term investment you'll make. Don't make it based on the pressure of a 'limited time offer'.

At JustChoice Lending, we want you to make the most informed decision possible. And that's just one of the ways we're different from the rest of the crowd.*

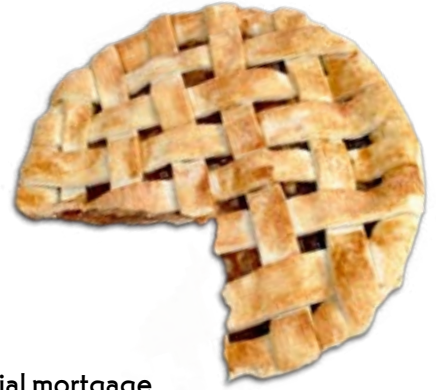
Evaluating your mortgage options should be easy as pie. The "Top Ten" list below outlines the primary factors that go into the bottom line for every mortgage. Ask your potential mortgage lenders to detail each of the following, then you can compare—apples to apples—which option is best for you.

- 1. Interest rate and terms**
This is the cornerstone of any mortgage agreement. We offer competitive rates on all of our mortgage products. We know if we're not competitive, you'll go somewhere else.
- 2. Estimated monthly payments**
When all is said and done, this is your bottom line. Look for a monthly payment that helps pay down principal as well as interest, and that's affordable with your current earnings.
- 3. Closing costs and/or origination fees**
Ours are among the lowest in the industry, and we fully explain them on every loan. That's a promise.
- 4. Turnaround time for loan approval**
You've found your dream home—you don't want to have to wait for loan approval. At JustChoice Lending, we move quickly in pre-approving you and helping you close the deal.
- 5. 100% financing or other down payment considerations**
For 20 years, we've specialized in loan-assistance programs. You don't need to know home loan lingo—we'll help you determine if you qualify for special financing rates or terms.
- 6. Ability to pre-approve and shop for a home you can afford**
Make your home search smarter by talking to JustChoice Lending before you consider a new home. It will streamline the loan process and help you find the house that fits.
- 7. No hidden processing fees or costs**
Our first goal is your satisfaction. We wouldn't risk our relationship for something like an administrative fee. That's just annoying.
- 8. Friend, family or positive experience referral**
Our goal is to provide every borrower a smooth transaction and a loan that brings long-term satisfaction. When we deliver, we hope that you will tell your friends and family. If we don't deliver, tell us.
- 9. Opinion of an unbiased professional (trusted financial advisor, realtor or attorney)**
Ask about our free comparison tool, called "Your Slice of the Pie: Comparing Apples to Apples," to help you size up mortgage offers, then show the results to your trusted professional.
- 10. Knowledge and experience of loan officer**
JustChoice Lending is the only mortgage option backed by a philanthropic lending institution. We have more than 20 years experience connecting families of all means with home financing.

JustChoiceLending

866.367.0855 | www.justchoicelending.com

*If you're curious about how we're different and why that benefits you, contact us.



Your Slice of the Pie: Comparing Apples to Apples

Evaluating your mortgage options should be easy as pie. The chart below outlines the primary factors that go into the bottom line for every mortgage. Ask your potential mortgage lenders to detail each of the following, and fill out the corresponding boxes. Then you can compare—apples to apples—which option is best for you.

	JustChoice Lending	Mortgage Offer #2	Mortgage Offer #3	Mortgage Offer #4	Mortgage Offer #5
Interest rate	%	%	%	%	%
Terms					
Estimated monthly payments	\$	\$	\$	\$	\$
Closing costs	\$	\$	\$	\$	\$
Origination	\$	\$	\$	\$	\$
Turnaround time for loan approval					
100% financing or other down payment considerations?	Yes	Yes	Yes	Yes	Yes
	No	No	No	No	No
Ability to pre-approve?	Yes	Yes	Yes	Yes	Yes
	No	No	No	No	No
Processing fees or costs	\$	\$	\$	\$	\$

Other important considerations include, but are not limited to:

- Friend, family or positive experience referrals
- Opinion of an unbiased professional (trusted financial advisor, realtor or attorney)
- Knowledge and experience of loan officer