

As part of my commitment to you and to your lending experience, I promise to uphold standards of trust, honesty, integrity, and confidentiality. As part of that promise, there are several things I will or will not do while obtaining your loan. They are as follows:

- I will not add excessive fees into your loan without your knowledge
- I will share with you how much money I am making from your loan
- I will work to get a fair and competitive interest rate for your loan
- I will not recommend a loan that is above your means to pay back
- I will disclose all pre-payment fees if applicable
- I will not push you into a loan that you do not feel comfortable about
- I will not be party to loan and or home flipping *
- I will work to educate you along the process
- I will work to prepare you for things to come
- I will work to make the loan process as simple and professional as possible

Thank you for the opportunity to be your loan officer, please feel free to call me or drop into my office at any time.

Regards,

John Moffatt
Source Mortgage
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208-938-2228
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*Flipping is described as purposely aiding in a conspiracy to assist individuals with the devaluation or inflation of property in order to gain a larger profit. Most often, an investor finds a seller who is willing to sell for a low price (perhaps because of imminent foreclosure or to gain immediate cash to pay other debts), then immediately attempts to resell the property to a arranged third party.