

Home Safe Equity Guarantee™

Refinance with Confidence Knowing Your Equity is Protected!

Our “Safe Equity” Guarantee

Home prices are up! Now is the best time to refinance, take some cash out, and lock in your equity gains because every qualifying home loan from US Mortgages can be insured against a market loss for 10 years!

If the value of your home goes down in the future and you need to sell for any reason, the appraised equity value determined at closing is protected. The best part is that it can be included with every qualifying refinance from US Mortgages.

GUARANTEE BENEFITS:

- Fee can be included in the new loan
- Coverage term — 10 years from closing
- Covers lost equity — up to 20% of value or \$200k max whichever is less
- Hassle free, 30-Day claim reimbursements

BORROWER ELIGIBILITY:

- All fixed term mortgages
- Single family homes, townhomes, manufactured homes, and condos
- Borrower must occupy the home as their primary residence.
- Non-QM mortgages not eligible for coverage.

HERE'S HOW IT WORKS:



Buyer refinances for \$500,000 (appraised value)



Refinance loan amount of \$400,000 with \$100,000 equity



4 years later, sells in a down market at a loss of 20% (and the market is down even more)



Pay out is \$100,000



Equal Housing Opportunity Lender
NMLS #392126

US MORTGAGES
Talk to **US** first.

(720) 547-1587

FHFA House Price Index used to determine claim loss. Qualifying home loans include all government insured loans (Freddie Mac, Fannie Mae, and Ginnie Mae) and a minimum \$100,000 loan amount. Home sale must be at least 1 year after but no more than 10 years after your refinance close date. Refinance Closing Disclosure Statement must indicate the property is going to be used as a primary residence. Your sale must be to an unrelated third party and no leasebacks are allowed. Non-QM loans do not qualify. This information does not represent a commitment to lend. Underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. Ask your Personal Mortgage Advisor for more details