



HANNA CASH GUARANTEE

HOW BUYERS BENEFIT

- ✓ The Hanna Cash Guarantee* is provided at **no additional cost** to qualified buyers. Howard Hanna Mortgage Services does not charge any participation or program fees to apply for the program.
- ✓ Howard Hanna Mortgage Services fully underwrites your loan upfront, assuring the seller that **the buyer meets all credit, income, and cash-to-close requirements.**
- ✓ Make your offer with full credit approval, allowing for the **removal of any financing contingency.**
- ✓ Your mortgage commitment is subject only to finding a suitable home, a **satisfactory appraisal**, and other standard conditions.
- ✓ Close with a competitive rate from your **dependable, local, Howard Hanna Mortgage Services Loan Originator!**

HOW SELLERS BENEFIT

- ✓ **This transaction will close** either by mortgage loan or cash backed by Howard Hanna Mortgage Services. There's **no required mortgage contingency, no appraisal contingency, no worry of loss of income.**
- ✓ The buyer provides an earnest money deposit of **20% of the purchase price** upon acceptance of their offer (held in escrow pursuant to the Purchase Agreement).
- ✓ In the event the house does not appraise for the offer price, the buyer agrees to shift down payment funds to cover the difference up to **95% loan-to-value.**
- ✓ Work with pre-approved buyers backed by your **dependable, local, Howard Hanna Mortgage Services Loan Originator!**



Mortgage Services

NMLS# 101561

NMLS# 101561. *Certain terms and conditions apply. Subject to other contingencies. Applicable to primary and secondary residence only (no investment or condo residences); 700 credit score or above; Conventional; Income types limited to wage earner, fixed income, and assets; 2-years same industry W2s; 6 month reserves; minimum of 20% down payment. Contact Howard Hanna Mortgage Services for mortgage products and eligibility. Offer of credit is subject to credit approval. Howard Hanna Mortgage

Services is licensed by: The Pennsylvania Department of Banking and Securities as a Mortgage Lender – License number 21415. The Ohio Department of Commerce – Division of Financial Institutions – License number RM.804531.000. The Michigan Department of Licensing and Regulatory Affairs, Office of Financial and Insurance Regulation, First Mortgage Broker/Lender License number FL0022570, Second Mortgage Lender Registration number SR0022571. The West Virginia Division of Banking – License number ML-20884. Howard Hanna Mortgage Services is registered to do business in Pennsylvania, Ohio, Michigan and West Virginia. Contact a Howard Hanna Mortgage Loan Originator for full details. PA – 1000 Gamma Drive – Pittsburgh, PA 15238, OH and MI – 6000 Parkland Blvd. – Mayfield Hts., OH 44124, (800) 400-4622, mortgage@howardhanna.com. **REV DATE 4.14.2022**