

UC DAVIS

Employees

As an employee of UC Davis* you may be eligible for discount savings on your purchase or refinance home loan with American Pacific Mortgage.

Benefit Savings:

- Up to \$750 credit towards closing costs
- Exclusive Keys on Time* Guarantee program
- Build peace of mind with APM's Securelock program that allows you to lock an interest rate even BEFORE a property is identified



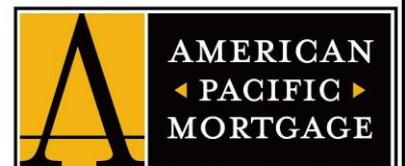
Borrower must submit this flyer at time of application to be eligible for these savings.



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NMLS #273080/1850



ESTABLISHED. STRATEGIC. STRONG.
NMLS #1850

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* Restrictions may apply. You do not have to be a UC Davis employee to receive the credits. The credit towards closing costs has no cash value and will be applied at the close of escrow. This is not a commitment to lend. Borrowers may not qualify for certain loan programs or for the full credit of \$750. American Pacific Mortgage Corporation is licensed by the Department of Business Oversight under the CRMLA. NMLS #1850. The "Keys on Time" program is a limited guarantee that APMC will provide a closing cost credit of \$895 if, due to some fault on the part of APMC, its originators or other APMC staff, a purchase transaction does not close until a date after the originally stated close of escrow date. The "Keys on Time" limited guarantee does not apply if the purchase transaction fails to close on or before the anticipated close of escrow date due to events/circumstances beyond APMC's control, including but not limited to, delays caused by: an unacceptable or unexpectedly low appraisal value on the subject property, acts or omissions by the escrow or title company, second lien holder approvals, short sale approval, or loan conditions imposed by the lender that, despite reasonable diligence by APMC, are not met by any party in a timely manner. The "Keys on Time" limited guarantee trigger begins when the initial loan package is received by APMC's Fulfillment center. The complete loan package must be received in the APMC Fulfillment center a minimum of 18 days prior to the COE date. Exclusions: The limited guarantee does not apply to the HARP program, reverse mortgages, FHA 203k, USDA, non-delegated jumbo products or any loans that require prior approval from an investor. The limited guarantee applies to purchase transactions only and is not available in Oregon. All programs are subject to borrower and property qualifications. Rates, terms, and conditions are subject to change without notice.