

The Homebuyer Premium Reward\$ Package

We offer “**Consumer Choice**” and here’s how it works:
If you choose to use both PCR Mortgage Services, for your mortgage and our experienced staff at PCR Settlement Services for your closing, you will receive one of the options listed below.

You Choose

| Options ¹ | Value ² |
|--|---------------------|
|  1 Year HMS Home Warranty | \$ 409 _____ |
|  1 Year WelGard Well Warranty | \$ 409 _____ |
|  Appraisal Fee & Credit Report | \$ 409 _____ |

Please initial your choice



Borrower's Signature

Date

Current Address

Contact number

PCR Signature

Date

1) In order to qualify for the Homebuyer Premium Rewards Package, the Borrower must use both PCR Mortgage Services and PCR Settlement Services
2) Buyer is limited to one (1) option. All options have a \$409 maximum limit. Any additional costs incurred will be the responsibility of the Borrower.

FUNDS FOR THE HOMEBUYER PREMIUM REWARDS PACKAGE OPTIONS ARE PROVIDED BY PCR MORTGAGE SERVICES IN COMPLIANCE WITH RESPA GUIDELINES.

Additional important information on back

Agent Procedure

- Have Borrower fill out form completely, make copies and distribute to the following:
 - Borrower
 - Loan Officer
 - PCR Home Services Fax to 443-942-9178 - attn: Sheri Pick
 - Keep a copy for your office file

Loan Officer Procedure (If not completed by Agent)

- Have Borrower fill out form completely, make copies and distribute to the following:
 - Borrower
 - Agent
 - PCR Home Services Fax to 443-942-9178 - attn: Sheri Pick
 - Keep a copy for loan office processing file

Option Descriptions

HMS Home Warranty: A home warranty limits unplanned expenditures. Having a major system breakdown can be downright catastrophic. With an HMS warranty, you know you're covered. An HMS warranty is one of the most comprehensive plans in the industry and it is supported by one of the most efficient claims processing and repair contractor networks in the country. The HMS warranty covers breakdowns in major systems like plumbing, electrical, heating and air conditioning as well as washer, dryer, oven, refrigerator and other items for a full year beginning the day of homeownership.

WelGard Well Warranty: Until now, homeowners owning a well had no service plan to maintain a continuous, safe water supply, and have learned to live with the threat of a lost or interrupted water supply and the high cost to fix the problem. Now homeowners have WelGard® the first and only well water system protection plan "Taking the Worry out of Owning a Well." WelGard® pays to maintain, repair or replace your exterior well water system including the well (if fails to produce 1gpm), well pump, water and electrical lines and well components.

Appraisal Fee & Credit Report: This fee pays for an independent appraisal of the home you want to purchase. The lender requires this estimate of the market value of the house for the loan. The appraisal is a critical factor in determining how much of a mortgage the bank or mortgage company will approve. The lender uses one of several major national credit bureaus to supply them with the information on the borrower's credit behavior.