

\$1,000

Best Deal Guarantee

Bring us the best offer you can find. If we can't beat it and that lender actually closes your loan for less, **we mail you a \$1,000 check after your closing.**

WHAT HAS TO BE TRUE TO QUALIFY

- Fixed-rate Conventional, FHA or VA
- Loan amount of \$200,000 or more
- Not jumbo or high-balance
- Not a builder's preferred lender
- Same loan type and term as our offer
- Both quotes dated the same day

How it works

1 Send us the other lender's Loan Estimate

An official Loan Estimate, dated the same day as ours. We compare it to our offer line by line and come back to you the same day.

2 If we can't beat it, lock with them

Lock your rate with that lender on the same day both quotes were issued, then send us the complete, unaltered locked Loan Estimate within two business days.

3 Close with them

If their offer is still ahead at the closing table, close it. Send us the final signed Closing Disclosure and Note within two business days of closing.

4 We send you \$1,000

If the final documents confirm they beat us, your check goes out within 30 days. Nothing else is required of you.

Either way, you come out ahead. You close with the lowest-cost loan we can find anywhere, or you close elsewhere and we pay you \$1,000 for showing us we were beaten. The comparison is the complete cost — rate, lender fees and mortgage insurance together.

CHALLENGE US TO BEAT YOUR OFFER

(877) 886-2188

Or send your Loan Estimate to michael@emortgagecapital-teamwright.com — we'll compare the numbers the same day.



Michael Wright

Branch Owner · NMLS #134086



Sherry Wright

Branch Owner · NMLS #2007008

The terms, in full

Nothing here is hidden in smaller type. These are the conditions, and they exist so the comparison is real.

WHAT THEIR QUOTE MUST SHOW	An official Loan Estimate carrying the lender's name and the date, the loan type and term, the loan amount, the interest rate, any monthly mortgage insurance, and a full breakdown of lender fees, discount points, credits and third-party charges.
SAME-DAY QUOTES	Their quote and ours must be dated the same day . Pricing moves daily, so quotes from different days are not a comparison.
THE LOCK	You must lock with that lender on the same day both quotes were issued, and send us the complete, unaltered locked Loan Estimate within two business days . The locked terms must match the quote you brought us.
AFTER CLOSING	Send the final signed Closing Disclosure and Note within two business days of closing. The final terms must match the competing quote and the locked Loan Estimate.
HOW WE COMPARE	Total loan cost — interest rate, lender fees and mortgage insurance combined — on an identical loan type and term. Third-party charges must be disclosed so we can verify an apples-to-apples comparison, but they are not part of the cost calculation.
IF WE BEAT THEM	If we present a better offer before you close and you choose not to proceed with us, the guarantee does not apply. You are welcome to take the better offer — that is the point of asking.
PAYMENT	\$1,000 by check within 30 days of our receiving the closing documents. One guarantee payment per household per 12 months, subject to borrower qualification.

What the guarantee does not cover

- Jumbo and high-balance loans
- Adjustable-rate loans
- Loans from a builder's preferred lender
- Quotes that are not official Loan Estimates
- A different loan type or term than we quoted
- Quotes dated a different day than ours

Why we can make this promise

- o We own this branch — you work directly with us
- o Your file is shopped across our wholesale lending channels
- o No underwriting or loan processing fees
- o No rate-lock fees
- o Personal service from the first call through closing
- o We price against the market every single day

We own this branch, so we set our own overhead and make less per loan than a retail shop does — the savings reach you instead of a marketing budget. We would rather show you the whole comparison and lose a file honestly than win one you should not have taken.

Available on fixed-rate Conventional, FHA and VA loans with loan amounts of \$200,000 or more. Excludes jumbo and high-balance loans and builder-preferred-lender transactions. Offer may be modified or discontinued at any time. This is an advertisement, not a commitment to lend. All loans are subject to credit and property approval. E Mortgage Capital, Inc. is not affiliated with, nor acting on behalf of or at the direction of, the FHA, VA or the federal government. E Mortgage Capital, Inc., 3750 S Susan Street, Santa Ana, CA 92704. NMLS #1416824. Michael Wright NMLS #134086. Sherry Wright NMLS #2007008. For licensing visit www.nmlsconsumeraccess.org. Equal Housing Opportunity. ©2026 E Mortgage Capital, Inc. All rights reserved.