

Best Price Guarantee



We want you to be assured that Nationwide Bank® is a lower-cost lender. We'll match any competing lender's mortgage offer to approved and registered customers. That means we'll match a competing lender's Base Interest Rate, points and lender fees (APR) or we will pay you \$500 after you close your loan with the competing lender.

Terms and Conditions

1. This mortgage guarantee is limited to conventional, conforming, first lien, mortgage loan products. Jumbo mortgage products are not included in this offer. The loan products being compared must be for the same product and term. If the loan product is an adjustable rate product, the initial rate, rate index, time of rate adjustment and rate cap must also be the same as for the product you are requesting from Nationwide Bank. The interest rates being compared must be for the same lock in term and must be within the range of interest rates that we're quoting on our website. Interest rates are volatile and change throughout the business day, so time is of the essence when comparing interest rates from different lenders.
2. This mortgage guarantee is contingent on you providing the information necessary for Nationwide Bank to make a credit underwriting decision and provide you with a customized interest rate quote and approval. Once approved, you are required to register your loan with Nationwide Bank for consideration of this offer. This registration requires an application fee deposit. If you provide a competing lender's offer and we cannot match the offer, you will be refunded your application fee deposit.
3. If you shop a competing lender first, you are required to provide Nationwide Bank with the competing lender's Loan Estimate disclosure. The document from the competing lender must be dated the same day as the request to Nationwide Bank to match the other lender's offer and must be submitted to Nationwide Bank within 24 hours of registration.
4. All documentation relating to this guarantee must be in writing, and must be faxed to 855-805-6915, Attention: Best Price Mortgage Guarantee. You must provide a telephone number at which you can be reached. We will contact you within two business hours of receiving your fax if received during normal business hours 8 am to 5 pm ET Monday-Friday. Otherwise, we will contact you the morning of the next business day.
5. We reserve the right to verify that the competing lender's interest rate and points/fees quote is bona fide.
6. In the event Nationwide Bank elects not to match the competing lender's offer, you will be sent a claim form, which you will need to return to Nationwide Bank after you have closed your loan with the competing lender. We'll pay you \$500 after we have verified that the loan was closed with the competing lender under the terms and conditions originally submitted to Nationwide Bank. The claims process is detailed below.
7. The guarantee is void if the loan terms or conditions of the original loan approval change prior to closing.
8. This offer of guarantee may be withdrawn at any time without notice. Claims in process at the time of withdrawal, will however, be processed.
9. This offer does not apply to:
 - a. Investment properties, two-to-four family units, home equity loan programs, and second mortgage programs.
 - b. Loans secured by co-operatives.

- c. Loans for properties on leased land.
- d. Loans involving a Consolidation Extension Modification Agreement (CEMA) or other types of modifications/assumptions.
- e. Loans with pre-payment penalties.
- f. Loans to employees of competing lenders and/or affiliates of competing lenders.
- g. Loans subject to special incentives or credits due to employee relocation programs or similar employee programs.
- h. Jumbo mortgage products

Definitions

Base Interest Rate: The Base Interest Rate is the interest rate before any risk-based adjustments are made to the interest rate. Risk-based adjustments may be imposed on loans with a loan to value in excess of 80% in lieu of requiring traditional borrower-paid mortgage insurance.

Claims Process

If you have any questions regarding the Best Price Mortgage Guarantee Claims Process, you may contact Nationwide Bank toll-free at 1-877-636-0598.

1. If we are not able to match a competing lender's offer, we'll send you a completed claim form with terms and conditions, which must be returned to us after closing your loan with a competing lender. You must provide your Closing Disclosure signed by the closing agent as part of your claim for the Best Price Mortgage Guarantee.
2. You have to file your claim for the Best Price Mortgage Guarantee within 30 days of closing your loan with a competing lender. The following documents must be included in your claim request:
 - a. A copy of the completed claim form sent to you by Nationwide Bank on the date we elected not to "match" a competing lender's offer.
 - b. A fully executed copy of the Closing Disclosure from the competing lender that is signed by the closing agent and all parties to the transaction.
3. If the Closing Disclosure is accurate and proves that the loan closed with the product and terms previously quoted by the competing lender, we'll send you \$500 within 30 days of receiving your claim form. Mail your claim documents to: Nationwide Real Estate Lending Team, Sales Manager, Mail Code GI-4F-REL1, 1050 Yard St., Grandview Heights, Ohio 43212.
4. All communications relating to the claim must be in writing.
5. We will not be responsible for system failures, website downtime, undelivered mail, or any technical malfunctions that prevent your information from reaching Nationwide Bank.
6. We will make all determinations and decisions as to eligibility and qualification for payment of this guarantee. All Nationwide Bank decisions are final.

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Loans are offered by Nationwide Bank NMLS #769318. To verify that a mortgage company or individual is authorized to conduct business in your state, visit the NMLS Consumer Access website at www.nmlsconsumeraccess.org. Programs (including, without limit, fees, rates and features) are subject to change without notice. Lines of credit, loans and credit cards are not insured by the FDIC. Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Bank are service marks of Nationwide Mutual Insurance Company. © 2017 Nationwide