

# No Lender Fees



**No application fee. No appraisal fee.  
No underwriting fee. No processing fee.  
No credit report fee.**

Our No Lender Fees program gives you exactly that:  
no lender fees.

### A great way to help save money at closing.

We understand how every penny counts when you're buying a home. And lender fees — which can run anywhere from about \$850 to over \$1200\* — are an expense you'd probably prefer to do without. Also, because they can change, there's the hassle of trying to account for them before you close.

### Our Four to the Door® mortgage program lets you avoid those unwanted charges.

No Lender Fees is a standard part of your mortgage. And it's just one more way our four-step program makes it as simple as possible to get the mortgage that's right for you. Because you don't pay lender fees, you'll have that much more money to spend on your home when you move in.

### See how fast and easy it can be to get a pre-approval decision with our Four to the Door mortgage program.

With our same-day loan decision and on-time closing guarantees, you can be sure you're getting the right mortgage.\*\* No one works harder or does more to put you in the house you want.

### Talk to your mortgage representative.

Your mortgage representative will be happy to answer all your questions about our No Lender Fees program.

**Patricia Watts**

**(540) 735-2225**  
toll-free



**Four to the door®**  
The four-step mortgage program†



†Mortgage loans are subject to qualification, receipt of satisfactory appraisal and verification of income, asset and debt information provided by the customer. \*\*If applicable, private mortgage insurance, discount points, origination fee, standard FHA MIP charges, the VA funding fee and other non-lender fees, including but not limited to fees for title insurance and recording still must be paid by the homebuyer. \*\*Approved, conventional, purchase loans only. Closing date to be mutually agreed upon between customer and us, and customer must provide all required documentation. Timely request for adjustment under guarantee is required. Century 21 Mortgage, 3000 Leadenhall Road, Mt. Laurel, NJ 08054. Arizona Residential Mortgage License #BK 0903521; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Residential Mortgage License #6266; Illinois Residential Mortgage License; Massachusetts Licensed Lender #ML1944; Minnesota — This is not an offer to enter an interest rate lock-in agreement; Mississippi Registered Mortgage Company; Licensed by the New Hampshire Banking Department; Licensed by the New Jersey Department of Banking and Insurance; Licensed Mortgage Banker — NYS Banking Department; Licensed First Mortgage Banker and Secondary Mortgage Lender by Pennsylvania Department of Banking; Rhode Island Licensed Lender. In Massachusetts and Virginia, mortgage services provided by Century 21 Mortgage Corporation. Licensed by the Virginia State Corporation Commission, Lic. No. MLB-565. Century 21® is a registered trademark licensed to Century 21 Real Estate, LLC. Equal Housing Lender.

