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## **Turntime Advisory Policy**

### **Closing Date**

Coast 2 Coast Funding Group and our team members will not issue estimates of a closing date at anytime during the loan process. However, we issue a turn-time procedure guideline which explains each step in our loan process and provides an expected turn-time for each individual step. All interested parties may use our turn-times posted to our website in order to formulate and update their own estimates as our team members will not make estimations beyond the current loan milestone.

### **Removing Loan Contingencies**

Much like the policy surrounding closing dates we also do not provide guidance on the removal of loan contingencies. Discretion is left to the borrower to review the loan approval and to make judgement based upon the current loan conditions and with the knowledge that new conditions can be added at anytime. We do not issue a "final approval", so the policy is maintained through the closing of the loan and neither the company nor team members will make a real or implied commitment to lend at anytime.

### **"No Rush" Policy**

Underwriting will not entertain any requests to "rush" or otherwise expedite files under any circumstance at anytime during the transaction. Also, no updates will be provided until the expiration of the posted turn-time for each milestone.

### **Acknowledgment of Policy**

By signing below you acknowledge this policy with the understanding that any disruption of Coast 2 Coast Funding Group staff that is in contradiction of this policy will result in further delay or cancellation of the associated loan at the discretion of senior management.

Thank you for your cooperation.

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Printed Name & Signature