

One Stop

many solutions to efficiently complete your transaction


Weichert Gold[®] Services

one stop, many solutions | Mortgages, insurance, home warranties,
moving and related home services.

- Personalized Service
7 days a week
- Quick Buyer Pre-approvals
- Moving Consultation and Services
- Gold Services Coordinator
- Weichert Home Protection Plan
- Bridge Loan Financing

YOU SHOULD KNOW

To help ensure a smooth closing for you, we can pre-screen potential buyers at no cost to certify they can purchase your home.

Effective August 2005: The Weichert Gold Services program, Weichert Home Connections, Weichert HomeSeller/Gold Program and Weichert Home Protection Plan are coordinated by Weichert Financial Services, available to anyone and not conditioned upon doing business, that is, the listing or purchasing of a home through Weichert Realtors. To receive the benefits of the Weichert Gold Services program and for the current guarantee amount, customers must meet with one of our Gold Services Managers or call our Weichert Gold Services center directly, 1-800-837-4577. The prevailing Gold Guarantee amount will be affixed on the date of application registration with Gold Services and applicable only for that registered transaction. Eligible properties are limited to single family, owner occupied, primary residences. Cooperatives, land, commercial, mixed use, multifamily (2 or more units) and investment properties are not eligible. Your Gold Services Manager will advise you whether the product you choose qualifies for the 24-hour decision offer. For purchasers, you may elect the Gold Services program guarantee to meet the closing date established with your Realtor as indicated in your original contract of sale. The Gold Services guarantee requires that the purchaser obtain mortgage financing, homeowner's insurance, and life insurance through the corresponding Weichert affiliated, licensed, or preferred provider companies (herein known as Weichert Gold Partner(s)) including Weichert Financial Services, Weichert Insurance Agency, Weichert Title Agency in Pennsylvania and Delaware, Southeastern Abstract Co. of Va./a Weichert Closing Services Co., and Weichert's preferred life providers, Fidelity National Title and in New Jersey, Title Closing Services, LLC which is authorized to utilize the Weichert name, Weichert Title Agency). Purchasers of condominiums receive the performance guarantee by obtaining mortgage financing and life insurance through a Weichert Gold Partner. Brokered loan products, VA loans, State loan programs, sub-prime loan products, and refinance transactions do not qualify for the guaranteed closing benefit. Rates/programs subject to change without notice. In the event any Weichert Gold Partner is unable to meet your closing date, Weichert Financial Services will credit the then prevailing guarantee amount to customer at the time of closing/settlement. The Gold Services program is subject to change without notice at any time. First loan approval and confirmation of guaranteed closing/settlement date are subject to receipt of: 1) a satisfactory appraisal on the subject property; 2) survey; 3) all required municipal searches; and 4) all required conditions sufficient for final mortgage approval including any secondary financing. The customer or designated closing counsel must confirm engagement and acceptance of the mortgage financing, homeowner's insurance quote and authorization to commence title search at least 10 days prior to the original closing/settlement date. Closings of less than 10 calendar days from receipt of application package by Weichert Financial Services operations department will not be eligible for a guaranteed closing benefit. The Gold Guarantee benefit of a guaranteed closing date and guarantee credit will be void in the event you or your Attorney or Settlement Agent: 1) declines mortgage financing, home owners insurance or life insurance; 2) do not deliver mortgage conditions or confirm acceptance of the properly insurance quote or life insurance or at least 10 days prior to closing; 3) you are denied credit; 4) you or your Attorney/Settlement Agent changes the closing date from the date on the original contract of sale. All eligible claims for payment of the guarantee benefit for nonperformance must be made in writing to Weichert within 14 calendar days of the closing date. Performance delays of third party providers, specifically operators, surveyors, and other providers outside of the Weichert-affiliated companies or Weichert preferred providers and municipalities with inordinate recordation delays, is not covered under the terms of the guaranteed closing. Weichert's closing date guarantee does not apply to closing delays caused by: 1) extreme conditions resulting in the closure or disruption of normal service of Weichert Realtors, Weichert Insurance, or Weichert Financial Services, attorney's offices, settlement companies, insurance carriers, banks and financial markets including extreme weather and utility failure; 2) Governor's or Federal decrees or legislation adversely affecting normal commerce including delays caused by the USA Patriot Act; 3) acts of God; 4) acts of war or terrorism; 5) transportation and postal or other mail carrier services; 6) incorrect wiring instructions for satellite landing; 7) seller inability to convey clear title to seller's agents; 8) changes to the original contract of sale to the closing date or terms and conditions affecting the closing date or deliverables. In the event a gold guarantee benefit requires only two Weichert providers, the participating customer must provide to Weichert Financial Services, Mortgage Operations Department, adequate proof of homeowner's insurance or a complete title search and binder at least seven business days prior to closing or the closing guarantee is void. Weichert Home Connections services may not be available in all areas. Your Gold Services Manager will advise you of product availability. Weichert reserves the right not to process Connections orders received less than 10 business days prior to the move date. Product and service selection and delivery dates for commencement or installation of the service are at the discretion of the consumer and confirmation by the provider. In processing your Connections order, you acknowledge and authorize that information about you necessary to process the request for service will be provided to the service provider and additional information and/or requirements may be required by local or state law or by the applicable service providers. Certain providers have unique credit standards that customers must meet. Home Connections services are provided by independently owned and operated third party vendors. Therefore, Weichert will not be responsible for the performance of the acts or omissions, including any delays, attributed to such providers. In no event shall Weichert be responsible to you for any indirect, incidental, special or consequential damages arising out of the services offered by Weichert under any authorization for any Weichert Home Connections service. Customers are responsible for payment of all charges and monthly invoices contacted for with the provider. The options and benefits of the Weichert HomeSeller/Gold program are available to anyone through Weichert Realtors. However, to be eligible for one of the options and benefits of the Weichert HomeSeller/Gold program, seller must meet with a Weichert Gold Services Manager and be assigned into the Weichert HomeSeller/Gold program. Bridge loan financing option is available only to qualified Weichert Financial Services for financing or acting as a cash buyer on the new home they are purchasing. Weichert Financial Services offers mortgage financing credit approval to any seller for their next purchase. The Bridge loan financing option requires a minimum of 10 business days from receipt of a complete application package to scheduled closing date. When listing with Weichert Realtors, Weichert Financial Services will credit approve your potential buyer. Sellers listing with Weichert Realtors under the Weichert HomeSeller/Gold program also have the benefit of a Gold Guaranteed Closing date on the property listed when a qualified Weichert Gold Services buyer purchases that property with the Gold Services Closing Guarantee. Qualified Gold Services buyers are those obtaining eligible financing, life insurance, and homeowner's insurance through Weichert Financial Services, Weichert Insurance Agency, and Weichert's affiliated or preferred life insurance providers or settlement companies. The Gold Guaranteed Closing guarantee that with a Weichert Gold Guaranteed buyer, the settlement day agreed upon by both parties (buyer and seller) on your home is guaranteed. In the event your closing is delayed due to delivery of your Gold Guaranteed buyer's mortgage, life, or homeowner's insurance, you and your Gold Guaranteed buyer will each receive the prevailing guarantee credit at closing. All terms and conditions of the Weichert Gold Services program apply to buyers and sellers. With Weichert's HomeSeller/Gold program, you may elect to receive a Weichert Home Protection Plan. See your Weichert Home Protection Plan service agreement for complete information on coverage and limitations. Weichert Home Protection Plan coverage is subject to terms, conditions, coverage limits and a standard deductible per service call per trade agent. Plan coverage varies in every state. Coverage descriptions and claims administration relating to the Weichert Home Protection Plan is provided by independent plan providers. Mortgage Access 4836(a) Weichert Financial Services, Executive Offices, 223 Union Road, Morris Plains, NJ 07950. 1-800-837-4577. Licensed by the NY Dept of Banking and Insurance. Licensed Mortgage Banker with the State Dept of Banking in NY, CT, and PA. Licensed Lender in DE, MD, VA, D.C., GA, WI, MI, WA, IL, MN, VT, OR, FL, SD, WY, NH, RI, UT. Licensed Mortgage Lender in the Commonwealth of Massachusetts. License #ML1713. Certificate of Authority to transact business in AL, AK, AR, CO, IN, SC, TX, WA, WY, ID, NE, ND. Emergi Mortgage Lender in KY, MO, MS, MT, NC, OK. Regulated Mortgage Lender in TN, IA, TX. Registration with the Financial Institutions Division in New Mexico. Licensed by the Department of Corporations under the California Residential Mortgage Lending Act. Licensed Mortgage Broker Ohio. Licensed Loan Broker Rhode Island. Kansas Licensed Mortgage Company, license #2001-4254. Equal Housing Lender. 

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REALTOR[®] is a federally registered collective membership mark which identifies a real estate professional who is a member of the NATIONAL ASSOCIATION OF REALTORS[®] and subscribes to its strict Code of Ethics.



**Weichert
Realtors**