

## Service and commitment is what we're all about!

**Diamond Financials Consulting Fee is \$1,000. This fee is due from the client after they have been pre-qualified by us (not the lender) and they sign the Pre-Qualification Letter stating that they understand and are comfortable with proceeding.**

**We also ask that the candidate understand the Refund policy. That is:**

**1) We will refund \$750 if Diamond Financial fails to obtain a full and final Commitment/Approval from our lenders on the loan (does not apply to funding the loan).**

**2) Should the borrower receive Commitment/Approval from a lender and knowingly prohibit the closing or processing of the loan, then the fee becomes non-refundable. Other instances include:**

- a) Refuse to cooperate with the banks guidelines as previously outlined**
- b) Refuse to provide any and all required documentation to the lender**
- c) Knowingly provide false information to the lender and/or fail to disclose pertinent information**
- d) Knowingly altering Personal Financial status causing the lender to rescind Commitment (selling of collateral, buying real estate without lender knowledge, significantly raising credit balances, etc.)**

**This consulting fee is the ONLY fee we collect from a client!!!**

**EVER!!**

## **The services we provide for our fee include:**

1. Loan Consulting and Feedback throughout the Financing Process which includes properly assisting you in preparing your PFS (personal financial statement)
2. Assistance with and Review and adjustment of your the Business Plan
3. Assistance with and review of the Financial Projections for your new business
4. Review and check all documentation for accuracy and completion
5. Professionally Package and present the Loan Documents to our Preferred SBA Lenders.
6. Work with Lender towards loan commitment, answering questions, etc.
7. After Loan Commitment work with you, the lender, and the Franchisor on any and all documentation needed by the underwriting and closing departments at the lender
8. Work with all parties to insure a successful loan closing and funding.

**Diamond Financial is always happy to provide references!**

### **Learn about the companies you work with.**

**In your research, you will find that Diamond Financial is very fair and below the market average for the Fees charged to the client. We have built our company on Customer Service and "Doing what's right for the client", not for charging outrageous or Illegal Fees.**

**With everyone on the same page, we can watch out for our client's best interest and make sure everyone is doing "what's right".  
Please do not hesitate to contact us with any questions.**