

PAY-AT-CLOSE

A FREE PAY-AT-CLOSE OPTION FOR THE HOME BUYER

DESIGNED TO GIVE THE HOMEBUYER EXTRA PEACE OF MIND DURING THE HOME BUYING PROCESS



PAY LATER? NO PROBLEM!

Home appraisal fees are often paid for at the time of closing. Why shouldn't inspection fees work the same way?



Excellent option for home buyers limited on funds at time of inspection.



Provides the ability to add more inspection services that are important for the home purchase.



Easier financial planning by having all home buying-related fees scheduled for payment on set date.



The Pay-At-Close Program allows home buyers to pay for their home inspection at the time of closing instead of at time of service. Home buyers that are either reserving on-hand cash, or hesitant to put large purchases on a credit card while the close is pending, now have a pay-later option to ensure a more comfortable home-buying experience

HOW IT WORKS

- 1) Once the inspection has been booked, we will send an invoice for the amount owed. The client can then choose Pay-At-Close as their method of payment.
- 2) The client has two options. If they have their closing/title company information, they can enter it here (screenshot A). If they do NOT have their closing/title company information, they can select the "I don't have my closing company info", and their agent will be contacted to fill in these details for them (screenshot B). ** If Guardian doesn't have title information within 5 business days, we reserve the right to charge the client's credit card.

(Please note that ACH/E-check payments may not be available for all inspections and varies by inspection companies who have this service activated)

Payment Method

Pay at Close **NEW** Credit Card ACH (Echeck)

This inspection qualifies you to **Pay at Close**, which means you can pay for it alongside your other costs when you close on your home purchase. Just fill out the details below and we'll work with your closing company.

Inspection Address: 2075 McLean St, Hamtramck, MI 48212

Closing Company

I have my closing company info. I don't have my closing company info. Please contact my real estate agent to get it.

Closing Date: 03/04/2022

Closing Company Name:

Closing Company Phone:

Closing Company Email:

Payment Information

We collect your credit card information now so we can use it as a backup payment method if the home sale does not close. Otherwise, we do not charge your card.

Customer Name:

Enter Card Number:

Exp Month: 04 (April) Exp Year: 2022 Card CVV:

A)

Payment Method

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Inspection Address: 2075 McLean St, Hamtramck, MI 48212

Closing Company

I have my closing company info. I don't have my closing company info. Please contact my real estate agent to get it.

Real Estate Agent Info

Agent Name:

Agent Email:

Agent Phone:

Payment Information

We collect your credit card information now so we can use it as a backup payment method if the home sale does not close. Otherwise, we do not charge your card.

Customer Name:

Enter Card Number:

Exp Month: 04 (April) Exp Year: 2022 Card CVV:

B)

- 3) After selecting how to proceed with the closing/title info, the client can then sign the Pay-At-Close agreement at the bottom of the page.

You have elected to pay the Total Fee for your home inspection report as a part of your closing costs. By signing this agreement, you understand that the Total Fee of \$220.00 will be added to your escrow account as part of your closing costs and Guardian Financial will collect the total fee from your escrow account at closing or within 60 days of the date of the inspection.

You agree that if Guardian Financial is unable to collect the Total Fee from your escrow account, either because the transaction did not close or for any other reason, you authorize Guardian to invoice you for the amount of Total Fee and you will remit such payment within 10 days of receipt of invoice. Please note that if Guardian does not receive your payment by the due date, Guardian will charge interest on the unpaid balance at the rate of 1 1/2% per month or the highest rate of interest permitted by law, whichever is lower.

In the event Guardian utilizes a collection agency or resorts to legal action to recover an unpaid balance, you agree to reimburse Guardian for all expenses incurred to recover such unpaid balance, including reasonable attorneys' fees and costs.

Please sign here:

- 4) There will still be a requirement for credit card information to be entered. Note that this is only used as a backup payment in the event that the sale doesn't close. An amount of 0.01 will be charged to the card on file for validating purposes only. No other charges will be made to this card as long as the sale makes it to closing.