



## Acquisto Group, LLC

Michael S. Acquisto--- Principle Broker

15631 Ridgewood Dr.  
Frisco, TX  
75035

Office: 972.396.7512  
Cell: 214.334.8171  
Fax: 972.390.1254

Mike@AcquistoGroup.com  
www.AcquistoGroup.com



## Client For Life

Being a "Client For Life" entitles you to receive great discounts, superior service, and excellent advice on home related services. Acquisto Real Estate and Mortgage has put together the following program with you the client in mind. We desire to be your one stop for home related services. We pledge our "Service Guaranty" to each client on every transaction as our commitment of superior service. Our goal is to always to take the extra mile for our clients.

## Real Estate Commission Discounts

- 2% discount if you list, buy, and finance with Acquisto Group
- 1% discount if you list, buy, or finance with Acquisto Group
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*Each of these discounts is predicated on using DFW Title as the closing agency on all transactions. Each of these discounts stands on their own, and cannot be combined. You will receive your discount on the lowest value service.*

## No Prepayment Penalties

The problem with today's best programs is they all have pre-payment penalties attached to them. Acquisto Mortgage will pay your pre-payment penalty for you, if you finance your next mortgage with us.

When you sign up for either high LTV financing, or aggressive ARM financing you will encounter a prepayment penalty. The most common is a 3 year prepayment penalty of 2% of the loan balance if you sell or refinance your home during that time frame.

### **We will reimburse your pre-payment penalties under the following circumstances.**

#### **Moving:**

If you list your current home, buy, and finance your next home with us. We will pay 100% your pre-payment penalty for you.

#### **Refinancing:**

If you want to change your loan program, we will pay your prepayment penalty for you.

**Note:** You will be charged a low loan amount service fee of 1,000 if your loan is less than 150,000. This fee can be rolled into your loan in most cases.

#### **Paying off in full:**

Most loans even with pre-payment penalties allow you to pay off 20% of the initial loan balance per year. We do don't guarantee any reimbursement when you pay in full.



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## No origination fees on refinances

We will waive the 1% origination fee if we wrote your original loan, and you want a non-cash out 1<sup>st</sup> mortgage on the same property. Assuming you are outside of your prepayment penalty phase of your loan, we will refinance your mortgage with no origination fee. By eliminating this transactional cost you will be able to refinance more frequently at reduced expense. Just another way you save as a **“Client For Life”**.

*Please note that we will need to be made aware of your intentions to have us pay off your pre-payment penalty during our first discussion. You will not be entitled to any additional discounts. All closings must take place at DFW Title for client to receive this benefit. You can use either the real estate discount or the moving benefit for the prepayment penalty, but not both on the same transaction.*

## Free Annual Credit Analysis

Recent legal changes have afforded each individual a free copy of their credit report on an annual basis. On your birthday log onto [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) to get your free report and email it to [Mike@AcquistoGroup.com](mailto:Mike@AcquistoGroup.com) for your free credit analysis.

We will carefully review your credit report for inaccurate data or areas you could improve. Credit reports are complex documents, which need professional interpretation. This yearly analysis is our birthday gift to each past client. We feel that if we can help you achieve or maintain superior credit we will be able to give you a great mortgage when you need one next.

Good credit is the gift that will keep on giving. You will receive better interest rates on everything from your credit cards, auto loans, furniture loans, student loans, to your next home loan. This proactive measure should insure good credit for each client. This is just another feature of the “Client For Life” program.

## Free Annual Home Owners Insurance Analysis

On the anniversary date of your home purchase we will review your home owners insurance options with you. We will compare your current policy with other options available to you. This is designed to make sure you have the best coverage for your home at the best price. We strive to make your hard earned dollars stretch as far as possible. When your renewal date comes up simply fax or email us your declarations page and we will have our preferred insurance carriers review your insurance options for you.



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## Service Guaranty

Each real estate and/or mortgage transaction presents unique challenges. Acquisto Real Estate/Mortgage takes the opportunity to turn each challenge into a pleasant customer service experience. We understand that our clients deserve quality service. As a company we are pledging our highest level of service to our clients in writing.

Each client will receive our "Service Guaranty". This service will include the following

- Emails will be returned within 1 hour in most cases, however if we're out use our cell phone.
- Cell phone calls will be returned within 2 business hours.
- Office phone calls will be returned within 4 hours.

Please contact your designated agent directly first. If you don't get a response within the above described time line, then please send an email notifying the broker at Mike@AcquistoGroup.com and cc your agent. All responses will be immediately attended.

This Service Guaranty is our service pledge to each of our clients.

## Overview of Services

It is our desire to help each client receive not only the best mortgage for their needs, but also to give the best customer service after the loan closes.

Please take a moment to review the attached "Client For Life" document. As a past client you are entitled to many deals such as:

- Discounts on real estate commissions on the sale/ purchase of your home
- Origination free refinances if we financed the original loan
- No pre-payment penalties on your loan - under certain conditions - call and ask for details
- Free annual credit report analysis - your birthday gift from us
- Free annual home insurance analysis - on loan anniversary date
- 2 weeks of lawn service when you purchase a home with Acquisto Real Estate
- 2 weeks of lawn service when Acquisto Mortgage finances the property
- 2 weeks of lawn service when you close at DFW Title (within service area)





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## Holiday Parties

We will also be inviting you to the following client appreciation parties on an annual basis. At these gatherings you will be given the opportunity to ask any pertinent questions you may have of your agent.

### Probable Yearly Gatherings:



New Years Eve



Super Bowl



4th of July



Halloween

## Email Updates

By accepting the benefits of the "Client For Life" program you authorize Acquisto Real Estate/Mortgage to send you email newsletters pertaining to real estate/ mortgage news from time to time.

These newsletters are aimed at keeping you more informed of any changes that may be taking place in the market.

Email Address 1: \_\_\_\_\_

Email Address 2: \_\_\_\_\_



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## Referrals are greatly appreciated

We Love Referrals, for each referral that you give to Acquisto Group for any of our services you will receive a **Free week of Lawn Maintenance.**

### Referrals

Name: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Relation: \_\_\_\_\_  
Email: \_\_\_\_\_  
Notes: \_\_\_\_\_

Name: \_\_\_\_\_  
Phone: \_\_\_\_\_  
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