



RESTRICTIONS GOVERNING ADVERTISING CAMPAIGN

July 27, 2017

Advertisement:

If an eligible new customer finds a more favorable fixed-rate residential mortgage loan with a competitor who advertises on this station, then Cornerstone First Financial, LLC will meet or beat the interest rate and closing costs of that loan. If Cornerstone is unable to meet or beat those terms, then Cornerstone will pay the borrower's monthly principal and interest payments for one year. Restrictions and conditions apply.

Restrictions:

1. All borrowers must be at least 18 years old and must be first-time customers of Cornerstone.
2. Applicable Jurisdictions: The mortgaged property must be located in Maryland, the District of Columbia, Virginia or Florida.
3. The competing lender cannot be a credit union, private lender, or have an existing banking relationship or other affiliation with the borrower.
4. Certain loans are excluded from this offer, including FHA loans, commercial loans, variable-rate loans, construction loans, home equity loans, reverse mortgages, and subordinate loans.
5. Borrower must present satisfactory proof of the competitor's loan terms, by submitting a written loan estimate that is dated the same date as Cornerstone's estimate, and must have a credit score of 720 or higher.
6. Cornerstone employees, contractors and agents, and their respective family members, are not eligible for this promotion.



Limit of Payments:

This offer is limited to the payment of monthly payments of principal and interest for one year that do not exceed a total of \$2,000 per month. The total value of this offer is limited to \$24,000.00.

This offer will expire when Cornerstone discontinues publication of this advertisement on all radio and television stations. This offer is subject to change without advanced notice.

All loan applications are subject to underwriting guidelines and approval. This does not constitute an offer to lend. Not all applicants will qualify for all loan products offered. All loan programs, terms and interest rates are subject to change without notice. All fees are subject to state and federal high cost thresholds.

APPROVED BY: CORNERSTONE FIRST FINANCIAL, LLC.

President, Mark Livingstone
July 27, 2017