

## **It's Your Choice Campaign**

- Countrywide is committed to helping people understand their loan cost options
- We know that the right home loan choice is different from one person to another
- We offer thoroughly customized finance solutions, unique to each customer

### **Key Points**

- Countrywide understands that **consumers want flexibility** and choices when it comes to their home loan and is launching *It's Your Choice*, an initiative that shows consumers all of the options for paying costs associated with obtaining a home loan.
- People understand that there will be costs when they finance a home and Countrywide is committed to helping people better understand the cost options that work best for their unique situations. **By presenting our customers with a menu of options**, they can make an informed choice that's right for them now and into the future.
- Based on 37 years of mortgage lending experience, Countrywide believes that a **one-size-fits-all, no-fee loan is not the best choice for everyone**, which is why the company offers broad mortgage options.
- Countrywide is determined to help people understand mortgage costs and all of the choices available, so that a home buyer or homeowner can choose based on what works best for their highly unique situation.
- Because the best choice in the long run isn't necessarily a loan with no upfront costs, Countrywide's loan experts learn about their customers' unique circumstances and show customers a menu of cost-effective options so that the customer can choose what can provide the best total value over the life of the loan.
- Consumers know they have choices and, rather than perpetuate misconceptions about the desirability of no-cost loans, **Countrywide considers it our job to put all choices on the table** so home buyers and homeowners can make well-informed decisions that best match their individual situations.
- Countrywide's cornerstone **principle of lowering barriers** to help people achieve and sustain home ownership means offering a broad menu of mortgage products and options for paying costs that can be customized to suit the very unique situation of a home buyer or owner.