



GUARDIAN

INSPECTION
PAYMENT
PROCESSING

Guardian Inspection Payments
7187 S. Pear Blossom Way
Meridian, ID 83642
1-800-608-7363

FlexFund FAQs

1) Question: How is FlexFund on home inspections communicated to the loan officer?

Answer: As soon as the title company information has been sent to Guardian, Guardian reaches out to the title company to communicate the inspection fees being added at closing. This is done well ahead of time so that there are no surprises at the closing office.

2) Question: Does the client have to pay extra for FlexFund on home inspections?

Answer: Some inspectors elect to charge for FlexFund, others do not; be sure to inquire with your home inspector about associated costs

3) Question: What happens if a client doesn't know their title company?

Answer: If the client doesn't know their title company, they can select the box at checkout that says, "I don't have my closing company info", and their agent will be contacted to fill in these details for them.

4) Question: What happens if the homebuyer changes title companies?

Answer: If the homebuyer changes title companies, they can either give the information to their agent to reach out to Guardian, or contact Guardian directly at 1-800-608-7363.

5) Question: What is Guardian's process for collecting payment from the client?

Answer: Guardian handles all aspects of collecting payment from the title company or client if the transaction does not make it to title. In all situations, we are representing ourselves as Guardian and not the home inspector or the real estate agent. The agreement/invoice that ISN generates is sent to the designated title company for payment.

If Guardian is made aware of a canceled transaction or cannot collect from the title company within 60 days from the time of inspection, Guardian will bill the credit card that the customer provided when signing the agreement. Once the amount has been billed to the credit card, Guardian will attempt to reach the client and let them know.

We recognize the importance of treating the client fairly and with respect. We anticipate that most transactions that do not make it to title will be paid with the credit card on file, and that only a small percentage should have to be collected through an actual collections process.