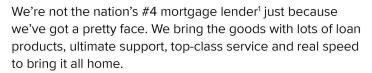


Mortgage and chill... (because we've got you covered).



Check out this huge list of our loan product offerings.

Conventional Loans

- No-mortgage-insurance options as little as 3% down
- Extended rate lock options up to 90 days with Lock 'N' Roll²
- Rate Reduce temporary buydown program up to 3% available as seller paid concession³
- Finance 2–4-unit property with 5% down payment options

VA Loans

- For qualifying purchase borrowers who want 100% financing options
- · No private mortgage insurance (PMI)
- · Loan options up to \$3M

FHA Purchase Loans

- Down payment options start at 3.5%
- Allows non-occupying co-borrower
- Down payment and closing costs may be gifted⁴

USDA Loans

- 100% financing options available
- No private mortgage insurance (PMI), plus low monthly guaranteed annual fee
- · Only applies to designated rural properties



Jumbo Loans

- · Non-bank jumbo lender
- For borrowers in the market for a home loan above \$806,500⁵
- · Low down payment options available

New Construction

- FHA, VA & conforming extended locks up to 360 days;
 Jumbo extended locks up to 355 days⁶
- Rate Reduce temporary buydown program up to 3% available from participating builders
- Financing options to include post-closing upgrades
- · Escrow holdback waiver available

Renovation

- FHA 203(k)⁷ and Fannie Mae HomeStyle options
- Down payment options as low as 3%
- · Purchase or no-cash-out-refinance allowed

Affordable Housing

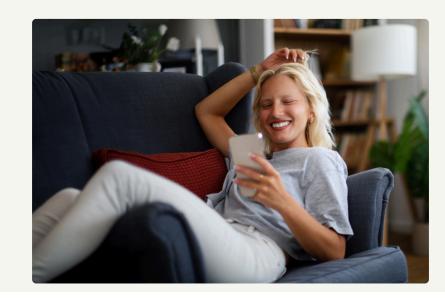
- National, state, regional and local down payment assistance programs available
- HomeReady® and Home Possible® down payment options start at 3%
- First-time homebuyer programs available

Other Options

- Full menu of reverse mortgage options8
- Home equity line of credit (HELOC) available⁹
- Wide range of non-QM products for alternative solutions



Stay ahead of the pack



PowerBid Approval¹

- Meet cash offers head-on
- Fully underwritten credit approval
- · Lock in your rate

Same Day Mortgage²

- · Outbid the competition
- · Get approved in one day
- Close in as few as 10 days⁴

RateReduce⁵

- A temporary buydown that can lower your monthly payments
- · Paid for by the seller
- · Lower your interest rate, temporary or permanent

Lock 'N' Roll³

- Lock in your preferred rate before deciding on a home
- · Rate locks for 30, 60 or 90 days
- Lock in the lower rate if rates drop

1- PowerBid Approval (the "Approval") is contingent upon receipt of executed sales contract, an acceptable appraisal supporting value, valid hazard insurance policy, and a re-review of your financial condition. Rate reserves the right to revoke this Approval at any time if there is a change in your financial condition or credit history which would impair your ability to repay this obligation and/or if any information contained your application is untrue, incomplete or inaccurate. Receipt of an application does not represent an approval for financing or interest rate guarantee. Not all applicants will be approved for financing. Restrictions may apply, contact Rate for current rates and for more information. 2 - Rate's Same Day Mortgage promotion offers qualified customers who provide certain required financial information/documentation to Rate within 24 hours of locking a rate on a mortgage loan the opportunity to receive a loan approval within 1 business day of timely submission of documentation and does not suggest that the borrower will receive funding on the same day as their application submission. For purposes of this offer, documents provided after 1 pm local time or on a weekend or company holiday will be deemed submitted the next business day. Rate cannot guarantee that a loan will be approved or that a closing will occur within a specific timeframe. Rate reserves the right to revoke this approval at any time if there is a change in your financial condition or credit history which would impair your ability to repay this obligation. Read and understand your Loan Commitment before waiving any mortgage contingencies. Borrower documentation and Intent to Proceed must be signed within 24 business hours of receipt. Not eligible for all loan types or residence types. Minimum down payment requirements apply. Not all borrowers will be approved. Borrower's interest rate will depend upon the specific characteristics of borrower's loan transaction, credit profile and other criteria. Not available in all states. Res

Operating as GuaranteedRate, Inc. in New York.





