



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



We're not the nation's #4 mortgage lender¹ just because we've got a pretty face. We bring the goods with lots of loan products, ultimate support, top-class service and real speed to bring it all home.

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

See reverse side for more information



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. Restrictions apply. Visit Rate.com/same-day-mortgage for terms and conditions. 3 - The Lock 'n' Roll program is eligible for conventional and government, fixed rate loans. Loan term requirements vary and apply based on loan type. Lock period must be a minimum of 60 days. Lock 'n' Roll locks cannot be extended, relocked, or renegotiated until after lender receives a fully executed sales contract and are only eligible for up to 30 days of extension. If the purchase contract is terminated, Lock 'n' Roll locks cannot be transferred. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Restrictions apply. 4 - Eligible borrowers must qualify for a "Clear to Close Loan Commitment" ("CTC"). Rate cannot guarantee that a loan will be approved or that a closing will occur within a specific timeframe. CTC is subject to certain underwriting conditions, including clear title and no loss of appraisal waiver, amongst others. Not eligible for all loan types or residence types. Minimum down payment requirements apply. Property must be eligible for an Appraisal Waiver and borrower must opt in to AccountChek for automated income and asset verification. Co-borrowers are not eligible. Not all borrowers will be approved. Restrictions apply. 5 - Both temporary and permanent RateReduce options are available from participating builders and sellers on select properties. Buyer paid RateReduce options are also available for qualified borrowers on any approvable property per loan product restrictions. (08142024-2931422)

Operating as GuaranteedRate, Inc. in New York.



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