

Save \$1,640 with a waived lender fee and get a free appraisal¹

CIU Insurance Consortium employees and their friends and family receive the following benefits when you work with Guaranteed Rate to finance your home loan:

- A \$1,640 waived lender fee¹ and free appraisal
- Discounted mortgage rates
- A dedicated team of mortgage experts
- Receive a complimentary mortgage review
- Receive \$650 to \$6,000 if you buy or sell your home with the GRate Realty Connect program²
- Eligible first-time homebuyers who meet minimum credit score requirements could get lower interest rates, down payment options as low as 3%, reduced mortgage insurance requirements & more with the FirstHome+ program³
- Consolidate your credit card debt with a Home Equity Loan⁴ which takes 5 minutes to apply at rate.com/PMPHeloc and gets money in your pocket in a few days⁵

Contact us for more information and get approved to become a homeowner in one business day with Same Day Mortgage!⁶



Contact us today to get started!

(855) 461-2517 | CIUIC@rate.com | www.Rate.com/CIUIC

1. Waived \$1,640 lender fee available through CIU Insurance Consortium corporate benefits team for loans that have a triggered RESPA app date as of 07/01/2024-9/30/2024 at 11:59pm EST. In the event that a property qualifies for an appraisal waiver, borrower's transaction will not be eligible to receive the appraisal credit and receive the lender credit only. "Triggered RESPA" in accordance with Regulation X, is defined as lender receipt of all six pieces of information received in a secure format; applicant name, property address, home value, loan amount, income, and SSN. Qualified participants, including CIU Insurance Consortium employees, friends, and family, must access the Guaranteed Rate website from the CIU Insurance Consortium Intranet or visit www.Rate.com/CIUIC, successfully complete a mortgage loan application, and close the mortgage loan with Guaranteed Rate, Inc. Applicant subject to credit and underwriting approval. Restrictions may apply. Guaranteed Rate, Inc. is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency.

2. GRate Realty Connect is a Anywhere Real Estate program and is not facilitated or offered by Guaranteed Rate Inc. or the Guaranteed Rate Corporate Benefits team. You are not required to use GRate Realty Connect and Guaranteed Rate Inc. as a condition of the sale or purchase of any real estate or as a condition of eligibility for any special offer. Anywhere Real Estate and Guaranteed Rate Affinity, LLC share common ownership, because of this relationship, if Guaranteed Rate Affinity, LLC is your selected mortgage lender, Anywhere Real Estate and/or its affiliates may receive a financial benefit. The cash back bonus is offered by GRate Realty Connect in most states. In some states, a gift card or commission reduction at closing may be provided in lieu of the cash back bonus. The program is not available for employer-sponsored relocations or transactions in Iowa or outside the United States. The cash back bonus is not available in Alaska, Louisiana and Oklahoma. In Kansas and Tennessee, a MasterCard MAX gift card will be issued. In Mississippi, New Jersey, and Oregon, a commission reduction may be available at closing. The cash back bonus is only available with the purchase and/or sale of your home through the use of a program-introduced real estate agent. The actual amount you receive is based on the purchase and/or sale price of your home. Customers are not required to receive financing from Guaranteed Rate in order to receive benefits of this program. All real estate commissions are negotiable. Other terms and conditions may apply. This is not a solicitation if you are already represented by a real estate broker. Please check with a program coordinator for details. Program terms and conditions are subject to change at any time without notice. Additional terms, conditions, and restrictions apply.

3. At least one borrower must be a first-time homebuyer with total qualifying income 100% or less of the MSA (Metropolitan Statistical Area) where the property is located and 120% or less if the property is located in an area where loan limits exceed standard conforming limits. Must meet income threshold based on the MSA. Amount by which loan cost may be reduced, if at all, is based on a variety of factors including FICO score. Talk to your loan officer to find out if you qualify for the loan cost reduction. Restrictions apply.

4. Guaranteed Rate, Inc. home equity line of credit (HELOC) is an open-end product where the full loan amount (minus the origination fee) will be 100% drawn at the time of origination. The initial amount funded at origination will be based on a fixed rate; however, this product contains an additional draw feature. As the borrower repays the balance on the line, the borrower may make additional draws during the draw period. If the borrower elects to make an additional draw, the interest rate for that draw will be set as of the date of the draw and will be based on an Index, which is the Prime Rate published in the Wall Street Journal for the calendar month preceding the date of the additional draw, plus a fixed margin. Accordingly, the fixed rate for any additional draw may be higher than the fixed rate for the initial draw. This product is currently not offered in the states of New York, Kentucky, Tennessee, Texas, West Virginia, Delaware and Maryland. The HELOC requires you to pledge your home as collateral, and you could lose your home if you fail to repay. Borrowers must meet minimum lender requirements in order to be eligible for financing. Available for primary, second homes and investment properties only. Dependent on minimum credit score and debt-to-income requirements. Occupancy status, lien position and credit score are all factors to determine your rate and max available loan amount. Not all applicants will be approved. Applicants subject to credit and underwriting approval. Contact Guaranteed Rate for more information and to discuss your individual circumstances. Restrictions Apply.

5. Approval may be granted in five minutes but may be subject to verification of income and employment. Five business day funding timeline assumes closing the loan with our remote online notary. Funding timelines may be longer for loans secured by properties located in counties that do not permit recording of e-signatures or that otherwise require an in-person closing. In addition, funding timelines may be longer if we cannot readily verify that your property is in at least average condition with no adverse external factors with a property condition report and may need to order a desktop appraisal to confirm the value of your property.

6. Guaranteed Rate's Same-Day Mortgage promotion offers qualified customers who provide certain required financial information/documentation to Guaranteed 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. Guaranteed Rate cannot guarantee that a loan will be approved or that a closing will occur within a specific timeframe. Guaranteed 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. Self-employed borrowers are not eligible. 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. Eligible borrowers who successfully provide all required documentation within 24 hours will receive a waived \$1,640 lender fee available through the Corestream corporate benefits team. Qualified participants, including Corestream members, must access the Guaranteed Rate website from the Corestream Intranet or visit www.rate.com/Corestream, successfully complete a mortgage loan application, and close the mortgage loan with Guaranteed Rate, Inc. Applicant subject to credit and underwriting approval. Restrictions may apply. Not available in all states.