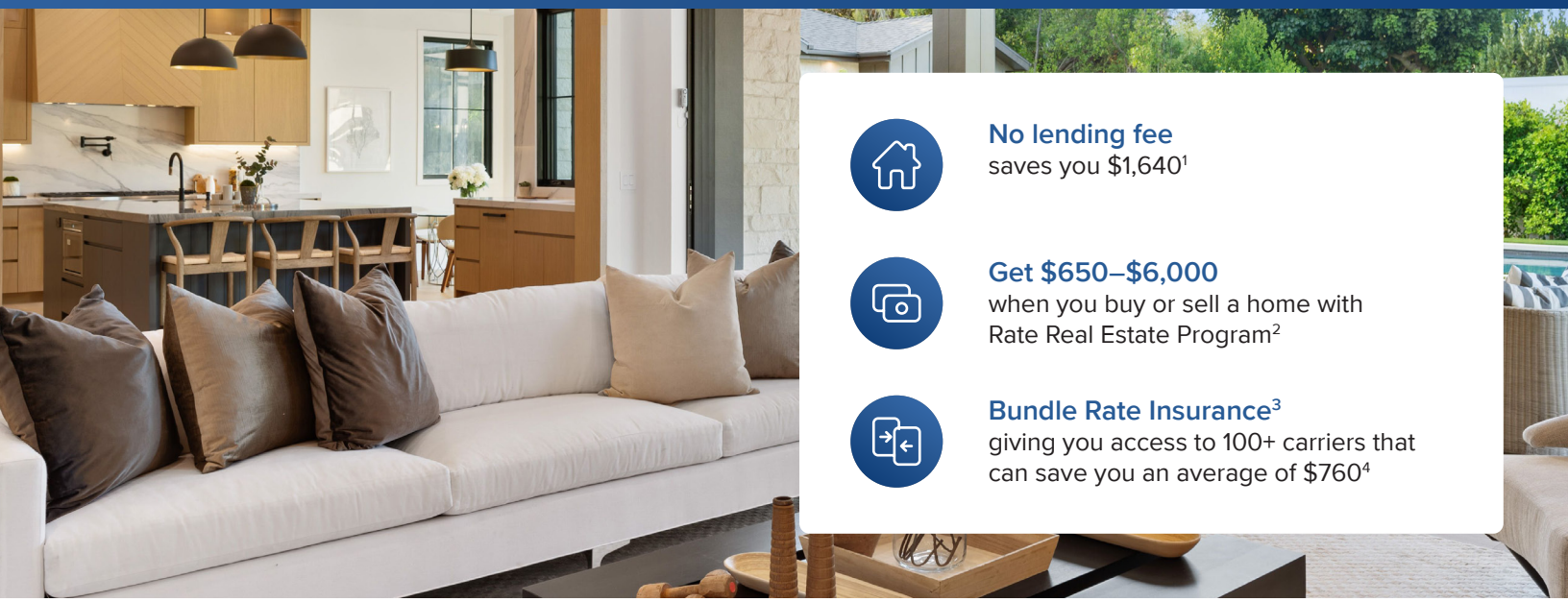
With Rate, saving $1,640 is just the beginning

www.Rate.com/CIUIC



No lending fee
saves you $1,640[1]

Get $650–$6,000
when you buy or sell a home with Rate Real Estate Program[2]

Bundle Rate Insurance[3]
giving you access to 100+ carriers that can save you an average of $760[4]

We believe homeownership should be easy. From saving money to dedicated services, we're here to make your dream home a reality.

- A+ customer service from a dedicated team with a 97% customer satisfaction score[5]
- Rate is the 2nd-largest retail mortgage lender in the U.S. and a 50-state lender[6]
- Options to access your home's equity to enhance your financial flexibility
- Streamline your homeownership journey with discounted rates, priority loan processing and a complimentary mortgage review
- Expert Loan Officers ready to help you with new purchases, refinancing[7] and more
- The ability to share these exclusive discounts with friends and family

Contact us to make your dream home your forever home.

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

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 10/01/2025-12/31/2025 at 11:59pm EST. '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 a first lien mortgage loan for home purchase 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. Rate Real Estate Program is a Anywhere Integrated Services program and is not facilitated or offered by Rate Inc. or the Rate Corporate Benefits team. You are not required to use Rate Real Estate Program and 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 Integrated Services and Guaranteed Rate Affinity, LLC share common ownership, because of this relationship, if Guaranteed Rate Affinity, LLC is your selected mortgage lender, Anywhere Integrated Services and/or its affiliates may receive a financial benefit.
3. Guaranteed Rate, Inc. d/b/a/ Rate may choose to recommend Rate Insurance, LLC. Guaranteed Rate, Inc. d/b/a/ Rate has 100% ownership and a direct or indirect financial interest in Rate Insurance, LLC. You are not required to use Rate Insurance, LLC. Rate Insurance, LLC is licensed in all 50 states (d/b/a Rate Insurance Agency, LLC in California (License 0K09890), Michigan, Minnesota, North Dakota, New York and Texas).
4. Savings, if any, vary based on consumer's credit profile, interest rate availability, and other factors. Restrictions apply.
5. Source: CSAT 2024
6. Source: Top Retail Lenders, Scotsman Guide, 2024
7. By refinancing, you may pay more in costs and interest over the extended term.

Operating as Guaranteed Rate, Inc. in New York.

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