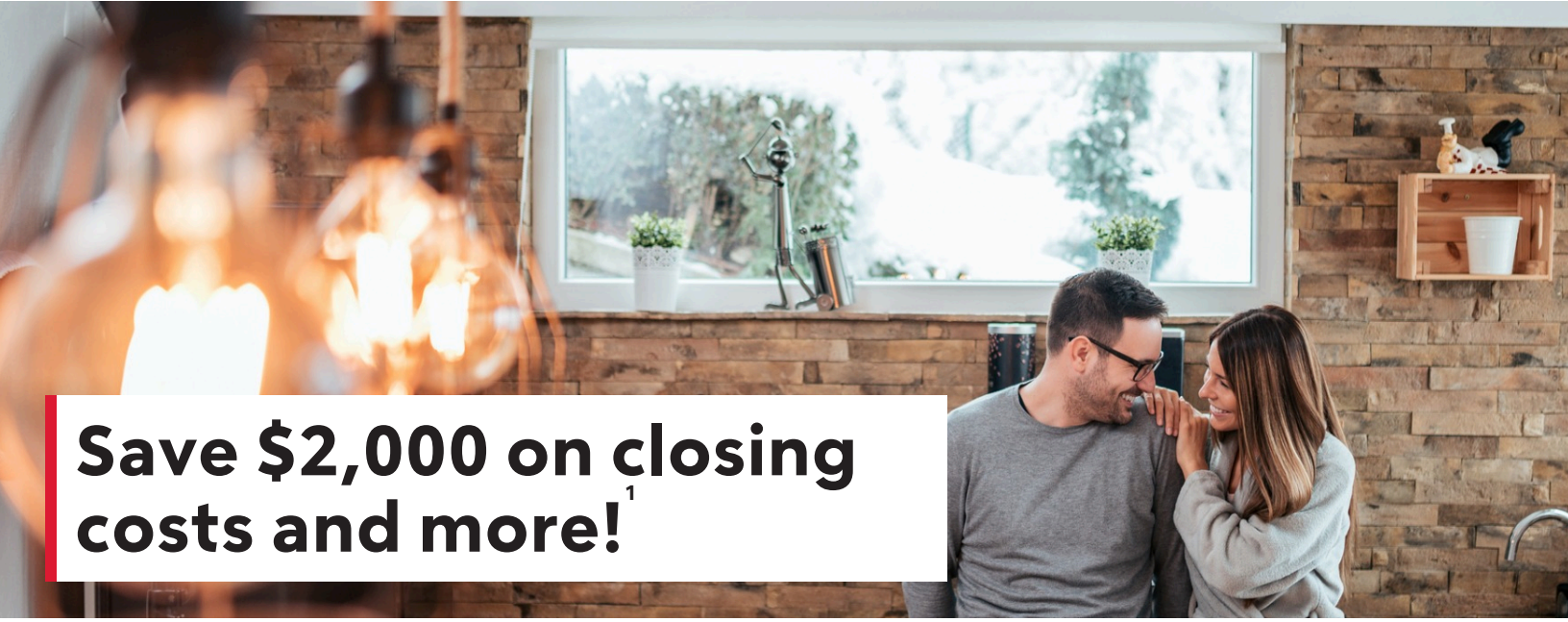

Save $2,000 on closing costs and more![1]

Thinking of buying a new home or refinancing this season? Rocket Mortgage® offers you an exclusive $2,000 credit that can be used to buy down your interest rate or put toward closing costs. Speak with a Home Loan Expert today to discuss:

- **Leveraging your home's equity.**
- **Free Official Mortgage Review®.**
- **Complimentary Credit Consulting with a Home Loan Expert.**

Discover more exclusive benefits from Rocket Mortgage, whether you're a first-time home buyer or refinancing your current loan.

Low down payment options.
Purchase a home with as little as 1% down and Rocket Mortgage® covers the other 2%.[2]

More financial freedom.
Use a cash-out refinance to help pay off high interest debt or for home improvements.

Dedicated support
Our team of Home Loan Experts will ensure we find the right mortgage solution for you.

Visit **VIP.RocketMortgage.com/VirginiaEmployees**
or call (888) 600-6948.

These benefits aren't available to just anyone, so take advantage of them today!

ROCKET Mortgage
NMLS #3030

Clients will receive a lender credit of $2000 when they close on a Qualified Mortgage (QM) conventional, government or high-balance loan offered by Rocket Mortgage. Offer valid on new applications received on or after June 6, 2022. This offer is only available to clients who call the dedicated phone number or go through the dedicated website, submit an application and close their loan through the dedicated program. This offer cannot be retroactively applied to previously closed loans or previously locked loans. Offer does not apply to new loans submitted through a mortgage broker, non-agency jumbo loans, C-product loans (Schwab), Rocket jumbo loans, Rocket Pro Realtors, or Rocket Pro Originators. Offer not valid with any additional discounts or promotions. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Offer is nontransferable. This is not a commitment to lend. Additional restrictions/conditions may apply.

2Client will be required to pay a 1% down payment, with the ability to pay a maximum of 3%, and Rocket Mortgage will cover an additional 2% of the client's purchase price as a down payment, or $2,000. Maximum grant amount is $7,000. Offer valid on primary residence, conventional loan products only. Maximum loan amount of $350,000. Cost of mortgage insurance premium passed through to client effective January 2, 2024. Offer valid only for home buyers when qualifying income is less than or equal to 80% area median income based on county where property is located. Not available with any other discounts or promotions and cannot be retroactively applied to previously closed loans or loans that have a locked rate. This is not a commitment to lend. Rocket Mortgage reserves the right to cancel/modify this offer at any time. Additional restrictions/conditions may apply..

3Participation in the Verified Approval program is based on an underwriter's comprehensive analysis of your credit, income, employment status, assets and debt. If new information materially changes the underwriting decision resulting in a denial of your credit request, if the loan fails to close for a reason outside of Rocket Mortgage's control, including, but not limited to satisfactory insurance, appraisal and title report/search, or if you no longer want to proceed with the loan, your participation in the program will be discontinued. If your eligibility in the program does not change and your mortgage loan does not close due to a Rocket Mortgage error, you will receive the $1,000. This offer does not apply to new purchase loans submitted to Rocket Mortgage through a mortgage broker. This offer is not valid for self-employed clients. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes the acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Additional conditions or exclusions may apply.

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