



Get a \$750 Lender Credit PLUS up to a \$500 Appraisal Credit*

When you finance your home loan with Guaranteed Rate

Guaranteed Rate provides the following benefits to Commonwealth of Virginia employees and their friends and family:

- ✓ Up to \$750 Lender Credit, when you Refinance or Purchase a home
- ✓ Discounted mortgage rates
- ✓ Dedicated mortgage team
- ✓ Receive a complimentary mortgage review
- ✓ Receive \$650 to \$6,000** if you buy or sell your home with the GRate Realty Connect Program

Contact us today to get started!

(844) 257-5212

VirginiaEmployees@rate.com

www.rate.com/VirginiaEmployees

*\$750 Lender Credit and an Appraisal Credit up to \$500 are available through Commonwealth of Virginia corporate benefit team for qualified participants from 10/01/2021-12/31/2021. Participants must access the Guaranteed Rate website from the Commonwealth of Virginia Intranet or visit www.rate.com/VirginiaEmployees, successfully complete a mortgage loan application, and close the mortgage loan with Guaranteed Rate, Inc. Borrower will be responsible for the initial cost of appraisal at the time of the appraisal and will receive up to \$500 of the Appraisal Credit at closing based on the cost of the appraisal. If loan does not close for any reason, costs will not be refunded. In the event a transaction qualifies for a Property Inspection Waiver (PIW) the Appraisal Credit offer will not apply. Applicant subject to credit and underwriting approval. This offer and/or receipt of application does not represent an approval for financing or interest rate guarantee. This credit cannot be redeemed for cash/has no cash value. Restrictions apply, contact Guaranteed Rate, Inc. for more information.

**GRate Realty Connect is a Realogy Inc. 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. Realogy Holdings Corp and Guaranteed Rate Affinity, LLC share common ownership, because of this relationship, if Guaranteed Rate Affinity, LLC is your selected mortgage lender, Realogy Holdings Corp 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 low 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.

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