

\$2,000 in savings ... and that's just the beginning!



Rocket Mortgage® has exclusive benefits to offer you as employees of State of Virginia, including:

- A flexible \$2,000 credit that you can use to buy down your interest rate or put toward closing costs, along with other incentives.¹
- Competitive home purchase and refinance rates that help you achieve your homeownership goals.
- A personalized and seamless mortgage process that gives you 24/7 visibility into your loan.

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



Low down payment options.

Purchase a home with as little as 3% down.



More financial freedom.

Get a free refinance estimate with a soft credit pull and use a cash-out refinance to tap into your home's equity.



Protect your rate with RateShield®.

Lock your rate for up to 90 days while you shop for a home.²

Connect with a Home Loan Expert and take advantage of a free Official Mortgage Review®.

Visit VIP.RocketMortgage.com/VirginiaEmployees or call (888) 600-6948 to get started.

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¹Clients will receive a lender credit of \$2,000. This offer is only available to clients who lock their interest rate after June 1, 2022. This offer is only available to clients who call the dedicated benefit phone number or go through the dedicated benefit website, submit an application and close their loan through the Rocket Mortgage Home Loan Benefit Partner 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, non-QM loans, C-product loans (Schwab), portfolio loans, Rocket jumbo loans, Rocket Pro Realtors, Rocket Pro Originators or team member loans. 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. Offer not valid with any additional discounts or promotions.

²RateShield Approval is a Verified Approval with an interest rate lock for up to 90 days. If rates increase, your rate will stay the same for 90 days. If rates decrease, you will be able to lower your rate one time within 90 days. Please contact your Home Loan Expert for additional information. This offer is only valid on certain 30-year purchase loans. Additional conditions and exclusions may apply.

Participation 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.

Rocket Mortgage, LLC; NMLS #3030; www.NMLSConsumerAccess.org. Equal Housing Lender. Licensed in 50 states. For additional information please visit RocketMortgage.com.

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Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-1906



RateShield

Protect yourself against rising interest rates!

Don't let today's market impact your interest rate while you look for a home.

RateShield® can help you protect your rate for 90 days!¹ If rates go up, no problem. You're already locked! If they go down, you'll get that new low rate when you close on a home. It's a win-win!



Get verified.

We check your income, assets and credit to give you a Verified Approval.²



Gain approval.

Once verified, you qualify for our exclusive RateShield Approval.



Buy confidently.

You can shop for a home confidently knowing your rate is protected for 90 days.

And because you're employees of State of Virginia, you'll receive a flexible \$2,000 credit to buy down your interest rate or put toward closing costs, as well as other special incentives,³ when you purchase or refinance a home with Rocket Mortgage®!

Why wait to purchase a home when you're eligible for so many great benefits?

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