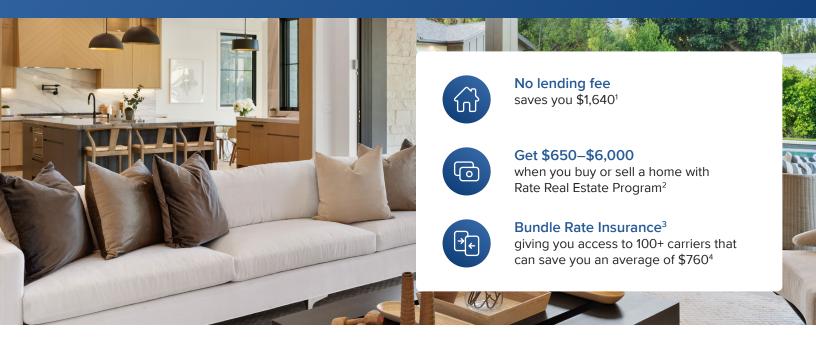
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1. Waived \$1.640 lender fee available through Chicago Fraternal Order of Police corporate benefits team for Joans that have a triggered RESPA app date as of 10/01/2025-12/31/2025 at 11:59pm EST. Triggered RESPA' in accordance with Regulation X. 1. Waived \$1,640 lender fee available through Chicago Fraternal Order of Police corporate benefits team for loans that nave a triggeree of the Start app date as or 10/U/L/25-12/31/2/25 at 11:59pm ES1. Inggeree of the 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 Chicago Fraternal Order of Police employees, friends, and family, must access the Guaranteed Rate website from the Chicago Fraternal Order of Police Intranet or visit www.Rate.com/ChicagoFoP, 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 State of Delaware. It has no affiliation with the US Department of State of Delaware. It has no affiliation with the US Department of State of Delaware and State of Delaware. It has no affiliation with the US Department of State of Delaware and State of Delaware. It has no affiliation with the US Department of State of Delaware and State of Delaware. It has no affiliation with the US Department of State of Delaware and State of Delaware. It has no affiliation with the US Department of State of Delaware and State of

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

Source: Top Retail Lenders, Scotsman Guide, 2024
 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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