

With Rate, saving \$1,640 plus a free appraisal is just the beginning



No lender fee, which saves you \$1,640, is one of the many exclusive benefits Rate has for Chicago FRATERNAL ORDER OF POLICE employees.

Visit www.Rate.com/ChicagoFOP to learn about everything you get with Rate including:

- 💰 No lending fee saves you \$1,640 plus a free appraisal up to \$500¹
- 🏠 Get \$650–\$6,000 when you buy or sell a home with GRate Realty Connect²
- 👨‍👩‍👧 The ability to share these exclusive discounts with friends and family
- 👍 A+ customer service from a dedicated team with a 97% customer satisfaction score³
- #2 Rate is the 2nd largest retail mortgage lender in the US and a 50-state lender⁴
- 🏡 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, refinancing⁵ and more

Contact us to make your dream home your forever home.

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1. Waived \$1,640 lender fee and free appraisal available through Chicago FRATERNAL ORDER OF POLICE corporate benefits team for loans that have a triggered RESPA app date as of 7/01/2025-9/30/2025 at 11:59pm EST. In the event that a property qualifies for an appraisal waiver, borrower's transaction will not be eligible to receive the appraisal credit and receive the lender credit only. "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 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 Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency.

2. GRate Realty Connect 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 GRate Realty Connect 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. Source: CSAT 2024

4. Source: Top Retail Lenders, Scotsman Guide, 2024

5. 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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