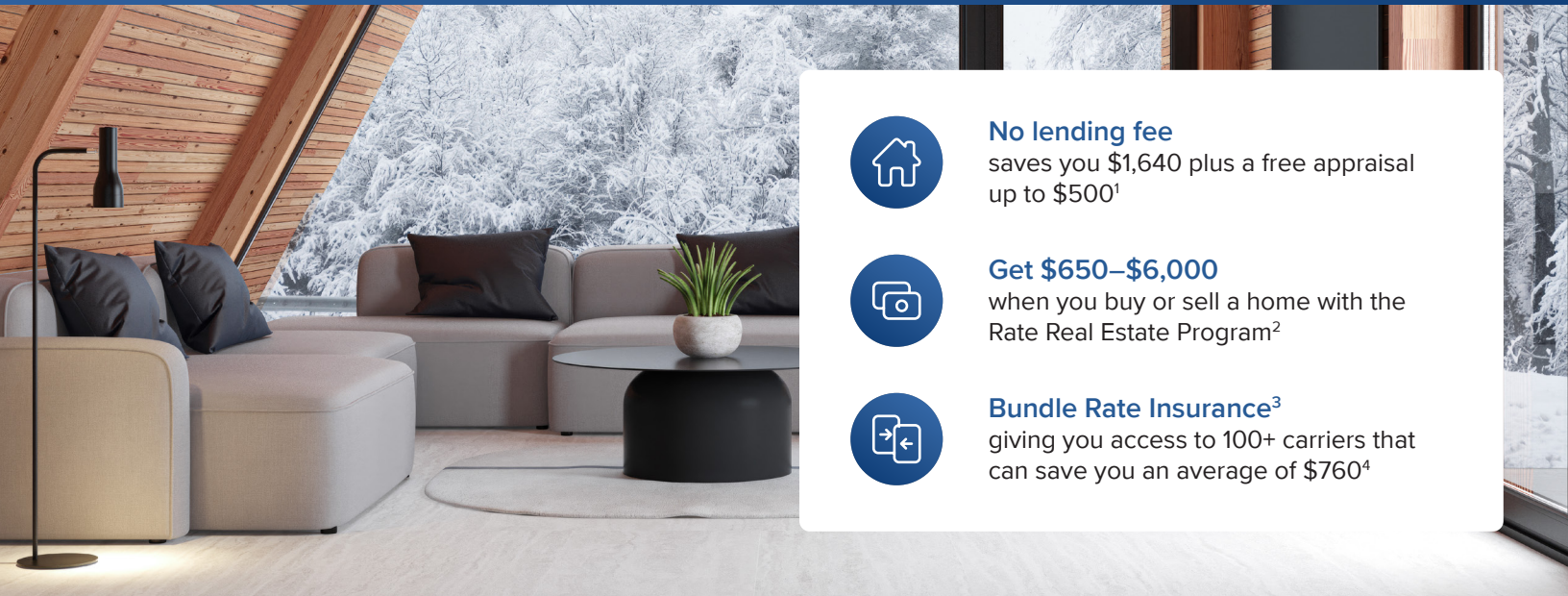


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1. Waived \$1,640 lender fee and free appraisal available through Chicago FRATERNAL ORDER OF POLICE corporate benefits team for loans that have a triggered RESPA app date as of 1/01/2026-3/31/2026 at 11:59pm EST. In the event that a property qualifies 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.

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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 OK09890), Michigan, Minnesota, North Dakota, New York and Texas).

4. Savings, if any, vary based on consumer's profile and other factors. Contact your insurance agent for more information. Restrictions apply. Source: Guaranteed Rate Insurance internal survey data of average savings by new customers who saved from November 2021-January 2022

5. Source: CSAT 2024

6. Source: Top Retail Lenders, Scotsman Guide, 2025

7. 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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