

UNDERSTANDING THE

MORTGAGE PROCESS

Best Rate Guarantee

You're ready to purchase a home and you've met with a lender. But in today's fast-paced and competitive mortgage environment, how do you know you've received the best interest rate and total financing package?

Get a second opinion – with **Best Rate Guarantee, every day from Allen Tate Mortgage.**

What is Best Rate Guarantee?

Best Rate Guarantee is a **free, no-obligation, second look at your total financing offer** from another lender. Allen Tate Mortgage will review your quote, run a second credit report, and provide you with a mortgage financing package best suited to your financial goals.

You'll receive a same-day response and this will not impact your credit score if done within 30 days of the first quote from another lender.

How can Best Rate Guarantee help me?

If Allen Tate Mortgage can't meet or beat your offer from another lender, **Allen Tate Mortgage will pay you \$500 after you close on your home.**

At best, you could save thousands of dollars over the life of your loan or cut your loan terms by months or years. At worst, you will have peace of mind knowing you have secured the best loan possible – and a check for \$500.

Why Allen Tate Mortgage?

Allen Tate Mortgage is a mortgage banker and can shop different investors for the best products and rates for their clients. As part of the Allen Tate Companies, Allen Tate Mortgage can help ensure a smooth financing process from contract to closing – the biggest obstacle when buying a home.



Every day at Allen Tate Mortgage

I'm interested. How does this work?

- 1** Ask your Allen Tate Realtor® about Best Rate Guarantee. Your Realtor will be happy to provide contact information for their Allen Tate Mortgage Consultant.
- 2** Speak with an Allen Tate Mortgage Consultant. You will be asked to provide a copy of your quote from another lender. You'll also be asked for a bit of information to obtain a second credit report.
- 3** Allen Tate Mortgage will consider your financial position and long-term goals, find the best mortgage option, and present a mortgage package best suited to you.
- 4** If Allen Tate Mortgage cannot meet or beat your current loan offer from another lender, you'll receive \$500 after you close on your home.

**Your most important financial decision deserves a second opinion.
Talk to Allen Tate Mortgage today about Best Rate Guarantee.**

QUESTIONS?

Contact your Allen Tate Mortgage Consultant.

Disclaimer: Best Rate Guarantee is available on all loan programs that Allen Tate Mortgage offers for home purchase, with the exception of Jumbo loans over \$453,100, non-arm's length transactions, new construction with builder incentives, bank CRA loan, relocation and bank employee loans and refinance loans. \$500 paid upon receipt of other lender's Closing Disclosure (CD), Loan Estimate and first page of customer's mortgage note from closing; must show same or better rate and fee combination than was offered on the Allen Tate Loan Estimate (LE) offered on the same day as another lender. Cannot be used in conjunction with other offers or rebates. Offer may be discontinued without notice. Additional restrictions may apply. Allen Tate Mortgage will obtain a current tri-merge credit report which you will be required to authorize. A credit score must be available and be within the parameters for the loan program. Your income and assets must qualify for the loan program for which you are applying. Offers from subprime lenders will not be honored under the Best Rate Guarantee Program.

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Everyday at Allen Tate Mortgage