



Save \$1,440 with a waived lender fee!*

When you purchase or refinance your home loan with Guaranteed Rate

Guaranteed Rate provides the following benefits to UAB employees and their friends and family:

- ✓ A \$1,440 waived lender fee
- ✓ Discounted mortgage rates
- ✓ Dedicated mortgage team
- ✓ Receive a complimentary mortgage review
- ✓ Receive \$650 to \$6,000** if you buy or sell your home with the GRate Realty Connect Program

Contact us today to get started!

- ▶ (855) 890-2340
- ▶ UAB@rate.com
- ▶ www.Rate.com/UAB

*Waived \$1,440 lender fee and complimentary mortgage review available through UAB corporate benefits team for loans that have a triggered RESPA app date as of 1/01/2023-12/31/2023 at 11:59pm EST. "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 UAB employees, friends, and family, must access the Guaranteed Rate website from the UAB Intranet or visit www.rate.com/UAB, successfully complete a mortgage loan application, and close the mortgage loan 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.

**GRate Realty Connect is a Realogy Inc. program and is not facilitated or offered by Guaranteed Rate Inc. or the Guaranteed Rate Corporate Benefits team. You are not required to use GRate Realty Connect and Guaranteed Rate Inc. as a condition of the sale or purchase of any real estate or as a condition of eligibility for any special offer. Realogy Holdings Corp and Guaranteed Rate Affinity, LLC share common ownership, because of this relationship, if Guaranteed Rate Affinity, LLC is your selected mortgage lender, Realogy Holdings Corp and/or its affiliates may receive a financial benefit.

The cash back bonus is offered by GRate Realty Connect in most states. In some states, a gift card or commission reduction at closing may be provided in lieu of the cash back bonus. The program is not available for employer-sponsored relocations or transactions in Iowa or outside the United States. The cash back bonus is not available in Alaska, Louisiana and Oklahoma. In Kansas and Tennessee, a MasterCard MAX gift card will be issued. In Mississippi, New Jersey, and Oregon, a commission reduction may be available at closing. The cash back bonus is only available with the purchase and/or sale of your home through the use of a program-introduced real estate agent. The actual amount you receive is based on the purchase and/or sale price of your home. Customers are not required to receive financing from Guaranteed Rate in order to receive benefits of this program. All real estate commissions are negotiable. Other terms and conditions may apply. This is not a solicitation if you are already represented by a real estate broker. Please check with a program coordinator for details. Program terms and conditions are subject to change at any time without notice. Additional terms, conditions, and restrictions apply.

EQUAL HOUSING LENDER: NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) • AL - Lic# 21566 • AK - Lic#AK2611 • AR - Lic#103947 • Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 • AZ - Lic#HI-2611 • CA - Lic#007078 • CO - Lic#007078 • CT - Lic#17196 • DE - Lic# 9436 • DC - Lic#MLB2611 • FL - Lic# MLD1102 • GA - Residential Mortgage Licensee #20973 • 3940 N. Ravenswood Ave., Chicago, IL 60613 • HI - Lic#HI-2611 • ID - Lic#007078 • IL - Lic#MBL-5827 • IL - Residential Mortgage Licensee - IDPR, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-793-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 #MB.0005932 • IN - Lic#11060 & #10332 • IA - Lic# 2005-0132 • KS - Licensed Mortgage Company - Guaranteed Rate, Inc. - License #MC.0001530 • KY - Mortgage Company Lic #MC20335 • LA - Lic#2866 • ME - Lic#SLM11302 • MD - Lic#13181 • MA - Guaranteed Rate, Inc. - Mortgage Lender & Mortgage Broker License MC2611 • MI - Lic#FR0018846 & SR0018847 • MN - Lic#MN-MO-20526478 • MS - Guaranteed Rate, Inc. 3940 N. Ravenswood Ave., Chicago, IL 60613 • Mississippi Licensed Mortgage Company, Lic# 2611 • MO - Guaranteed Rate Lic# 14-1744-A • MT - Lic# 2611 • NJ - Licensed in NJ: Licensed Mortgage Banker - NJ Department of Banking & Insurance • NE - Lic#1811 • NV - Lic#3162 & 3161 • NH - Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department - Lic# 13931-MB • NM - Lic#01995 • NY - Licensed Mortgage Banker - NYS Department of Financial Services- 3940 N Ravenswood, Chicago, IL 60613 Lic# B500887 • NC - Lic#L-109803 • ND - Lic#MB101818 • OH - Lic#MB.0804160 & Lic#SM.501367 • 3940 N. Ravenswood Ave., Chicago, IL 60613 • OK - Lic# MLO02651 • OR - Lic#ML-3836 • 3940 N. Ravenswood Ave., Chicago, IL 60613 • PA - Licensed by the Pennsylvania Department of Banking and Securities Lic#20371 • RI - Rhode Island Licensed Lender Lic# 20102682LL, RI - Rhode Island Licensed Loan Broker Lic# 20102681LB • SC - Lic#MLS - 2611 • SD - Lic#ML.04997 • TN - Lic#109179 • TX - Licensed in TX: Licensed Mortgage Banker & Licensed Residential Mortgage Loan Servicer- TX Department of Savings & Mortgage Lending • UT - Licensed in UT: Utah-DRE Mortgage Entity License #7495184 & Utah-DFI Residential First Mortgage Notification - Utah Department of Financial Institutions • VT - Lic#2611-1 & 0930 MB & 6100 • VA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WA - Lic#CL-2611 • WI - Lic#27394BA & 2611BR • WV - Lic#ML-30469 & MB-30098 • WY - Lic#2247