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When you finance your home loan with Guaranteed Rate

Guaranteed Rate provides the following benefits to University of Alabama at Birmingham employees and their friends and family:

- ✓ Up to \$1440 Lender Credit, when you Refinance or Purchase a home
- ✓ 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 University of Alabama at Birmingham corporate benefits team for loans that have a triggered RESPA app date as of 01/01/2022-12/31/2022 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 University of Alabama at Birmingham employees, friends, and family, must access the Guaranteed Rate website from the University of Alabama at Birmingham 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.

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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.

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