



Your guide to Fresh Start®.

Discover a smart way to achieve financial freedom.

Get complimentary access to a Fresh Start consultant who develops custom strategies that can improve your credit score, which can make getting a mortgage easier. As employees of NGAM, you'll also receive a flexible \$2,000 credit to buy down your interest rate or put toward closing costs, as well as other special incentives.¹



Take Control Of Your Credit

Discover smart ways to help raise your credit score. We've determined that clients with the best success for improving their scores have:

- A minimum credit score of 580
- No foreclosures or bankruptcies in the past 2 years
- Qualifying income



Learn Fresh Start Strategies

Check out easy ways to increase your credit score. We can also help you save by helping you qualify for lower rates.

- Open up additional credit cards
- Pay down debt
- Remove collections
- Remove late payments
- Authorize user accounts



Get On The Right Track

Even if your credit rating isn't ideal, Fresh Start can help. We'll advise you, support you and bring you smart strategies. That gives you the leverage you need to get into the home of your dreams.

Visit VIP.RocketMortgage.com/NGAMichigan or call (866) 357-7645 to get started.

ROCKET Mortgage

¹Clients will receive a lender credit of \$2,000. This offer is only available to clients who lock their interest rate after June 1, 2022. This offer is only available to clients who call the dedicated benefit phone number or go through the dedicated benefit website, submit an application and close their loan through the Rocket Mortgage Home Loan Benefit Partner program. This offer cannot be retroactively applied to previously closed loans or previously locked loans. Offer does not apply to new loans submitted through a mortgage broker, non-agency jumbo loans, non-QM loans, C-product loans (Schwab), portfolio loans, Rocket jumbo loans, Rocket Pro Realtors, Rocket Pro Originators or team member loans. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Offer is nontransferable. This is not a commitment to lend. Additional restrictions/conditions may apply. Offer not valid with any additional discounts or promotions.

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