

# The power of Rocket Mortgage<sup>®</sup>



There's a better way to get into your new home, and over the last 37 years, Rocket Mortgage has become obsessed with creating it. Relocation mortgage services are all about the details. That's why we offer an exceptional mortgage process, highly responsive customer service and a variety of exclusive benefits and incentives.



## **\$3,000 Lender Credit**

Because you're a relocating employee, you'll receive exclusive benefits. It starts with a flexible \$3,000 credit that you can use to buy down your interest rate or put toward closing costs, along with exclusive relocation incentives.<sup>1</sup>



## **Mortgage First**

As a VIP client, you can take advantage of Mortgage First, which gives you a leg up on the competition with a fully underwritten approval before you even start house hunting.<sup>2</sup>



## **RateShield<sup>®</sup>**

Lock your rate for 90 days. If rates go up, no problem. You're already locked in. And if they go down, you'll get that new, low rate when you close on a home.<sup>3</sup> It's a win-win!



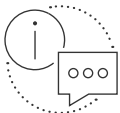
## **Fresh Start<sup>®</sup>**

Get complimentary access to a Fresh Start Consultant who will develop customized strategies that can improve your credit score. It's a game plan that can make getting a mortgage – and a better rate – more manageable.



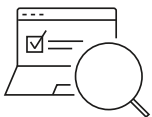
## **Down Payment Assistance Programs**

Our Home Loan Experts are trained to help you find assistance, whether it's in the form of first-time home buyer grants or loans offered at the state and local levels.<sup>4</sup>



## **Expat Premier**

With a U.S. Social Security number, acceptable visa status and four credit references, we can offer conforming and FHA mortgage products. No U.S. credit history is necessary!



## **Rocket Money<sup>SM</sup>**

Receive a free premium subscription to Rocket Money when you close your loan through Rocket Mortgage.<sup>5</sup> The personal finance app helps you manage your subscriptions, stay on top of upcoming bills and gain financial control, all in one place.

Call (800) 581-6683 or visit  
[Relocation.RocketMortgage.com](https://Relocation.RocketMortgage.com) to get started.

# ROCKET Mortgage

<sup>1</sup>Eligible clients will receive a lender credit of \$3,000 when they close on a Qualified Mortgage (QM) conventional, government or high-balance loan offered by Rocket Mortgage for relocation purposes. Offer valid on new applications received on or after June 6, 2022. This offer is only available to clients who call the dedicated phone number or go through the dedicated website, Relocation.RocketMortgage.com, submit an application and close their loan through the Rocket Mortgage Relocation program. 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.

<sup>2</sup>MORTGAGE FIRST is a service available exclusively from Rocket Mortgage. Rocket Mortgage verifies the home buyer's income, reviews credit, and underwrites the proposed loan without an identified property. Not all properties are eligible. Once a property has been identified and approved, Rocket Mortgage may issue final loan approval. The interest rate does not lock until a contract is entered, and so rates may change without notice. Other conditions and restrictions may apply. No loan will issue without buyer's provision of insurance, an adequate appraisal, and clear title. This advertisement is not an offer to lend, and does not empower you to accept any loan agreement. MORTGAGE FIRST terms and conditions may change without notice.

<sup>3</sup>RateShield Approval is a Verified Approval with an interest rate lock for up to 90 days. If rates increase, your rate will stay the same for 90 days. If rates decrease, you will be able to lower your rate one time within 90 days. Please contact your Home Loan Expert for additional information. This offer is only valid on certain 30-year purchase loans. Additional conditions and exclusions may apply.

Participation in the Verified Approval program is based on an underwriter's comprehensive analysis of your credit, income, employment status, assets and debt. If new information materially changes the underwriting decision resulting in a denial of your credit request, if the loan fails to close for a reason outside of Rocket Mortgage's control, including, but not limited to satisfactory insurance, appraisal and title report/search, or if you no longer want to proceed with the loan, your participation in the program will be discontinued. If your eligibility in the program does not change and your mortgage loan does not close due to a Rocket Mortgage error, you will receive the \$1,000. This offer does not apply to new purchase loans submitted to Rocket Mortgage through a mortgage broker. This offer is not valid for self-employed clients. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes the acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Additional conditions or exclusions may apply.

<sup>4</sup>Rocket Mortgage does not accept all down payment assistance programs (and acceptance is not guaranteed). Rocket Mortgage reserves the right to deny acceptance of a down payment assistance program. Reasons for denial may include, but are not limited to, our internal and investor guidelines, mortgage product underwriting restrictions, and mortgage program requirements. Rocket Mortgage does not influence any underwriting or credit evaluation processes performed by your down payment assistance provider. Acceptance of a down payment assistance program is not a commitment to lend. Additional conditions/restrictions may apply.

<sup>5</sup>Relocation clients will receive a free two month subscription to Rocket Money's premium level service. This does not include bill negotiation. Client must follow the dedicated link to apply for the Rocket Money subscription using their Rocket Mortgage Relocation program credentials. Offer available in all 50 states. Offer may not be redeemed for cash. Offer is nontransferable. Rocket Mortgage reserves the right to modify, cancel or change this offer at any time. Offer valid from October 1, 2022.

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