

# Rate Rebound by CMG HOME LOANS

**Buy Now, If Rates Fall, We've Got You**

High mortgage rates have many hesitant home buyers clinging to the sidelines. Most think, "I'll save more if I wait for rates to fall."

But you don't need to wait to save.

Rate Rebound by CMG Home Loans lets you buy now and if the market rate drops within the next five years, you can refinance to a lower rate with NO LENDER FEES\*.

Other lenders might offer similar programs, but CMG Home Loans gives you an edge.

	REFI FEES W/ TYPICAL LENDERS	THE FEW LENDERS W/ REFI RATE DROP PROGRAMS	RATE REBOUND BY CMG HOME LOANS
"PURCHASE BY" DATE		12/31/23	No Close-By date
"REFINANCE BY" PERIOD		3 yrs	5 yrs
FEES COVERED		SOME	ALL LENDER & SOME THIRD PARTY
THIRD PARTY APPRAISAL FEE	\$900 to \$1,000	MAYBE	WAIVED
PROCESSING FEE	\$552	MAYBE	WAIVED
ADMINISTRATION / UNDERWRITING FEE	\$898	MAYBE	WAIVED
FLOOD AND TAX CERT	\$70	WAIVED	WAIVED
CREDIT REPORT FEE	\$75	WAIVED	WAIVED
ORIGINATION FEE <i>(*CMG doesn't have this fee on standard conventional loans)</i>	\$3,000	MAYBE	WAIVED
3RD PARTY TITLE & SETTLEMENT <i>(credit to any unknown 3rd party cost)</i>	\$1,000 to \$3,000	NEVER	\$1,000 CREDIT
<b>TOTAL TYPICAL LENDER COST</b>	\$6,495 to \$8,590	SOME SAVE YOU A LITTLE	ALMOST EVERYTHING COVERED

Don't miss out on your dream home. Feel confident about jumping in the game with Rate Rebound.



**CMG HOME LOANS**

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\*CMG Home Loans will cover all customary lender fees which are processing fee, administrative fee, tax service fee, appraisal fee and credit report fee. In addition CMG Home Loans will also credit the borrower up to \$1,000 towards additional third-party fees. This offer does not cover discount points. Credit cannot exceed total fees. Rate Rebound is only valid on future conventional conforming, government, and jumbo loans in our retail channel (future Construction Loans, All in One, HELOCs, Bond or HFA loans are excluded). There may be additional restrictions based on investor. Offer may not be redeemed for cash or credit and is nontransferable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts, promotions or interest-only/buy-down and second lien products. This offer is subject to changes or cancellation at any time at the sole discretion of CMG Home Loans. Additional restrictions/conditions may apply. This is not a commitment to lend and is contingent on qualification per full underwriting guidelines. Program will be available on loans disclosed on or after 11/1/22. Program is applicable for refinances 6 months after closing up to 5 years from original note date and with a net tangible benefit which includes a rate reduction of 0.5%, going from an ARM to fixed rate, reducing loan term, movement to a more stable product, or a lower principal and interest payment. By refinancing the existing loan, the total finance charges may be higher over the life of the loan.



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