



# Save up to \$1,500 on your next mortgage.<sup>1</sup>

As employees of The City of Houston, you can take advantage of all the benefits Quicken Loans has to offer, including:

- Up to \$1,500 off closing costs<sup>1</sup>
- An experienced VIP team of experts
- Opportunities to receive special pricing
- A dedicated service team for the life of your loan

Quicken Loans also offers a Verified Approval<sup>SM</sup>, which gives buyers a competitive edge when there are multiple offers on a home.<sup>2</sup> It's a way to strengthen your offer and it's only available from Quicken Loans.

Whether you're a first-time home buyer or you're looking to refinance to a better rate, Quicken Loans can help.

Visit **VIP.QuickenLoans.com/HoustonTx** now or call **(800) 317-3511** to get started and take advantage of near historically low rates!

## **Quicken Loans**<sup>®</sup>

<sup>1</sup> Clients will receive a \$1,500 credit toward their closing costs when they close on Qualified Mortgage (QM) conventional, government and high-balance loans offered by Quicken Loans with balances greater than \$100,000. Loans with balances less than \$100,000 will receive a \$1,250 credit. Offer does not extend to any non-QM products or Agency Plus products. Offer valid on new applications received on or after July 1, 2020. This offer is only available to clients who call the dedicated benefit phone number or go through the dedicated benefit website, VIP.QuickenLoans.com, submit an application and close their loan through the Quicken Loans Home Loan Benefit Partner program. This offer cannot be retroactively applied to previously closed loans or loans that were already in process earlier than July 1, 2020. Offer expires December 31, 2020, at 11:59 p.m. ET. Offer not valid if application is submitted by a mortgage broker or from any method outside the dedicated benefit phone number or website. Quicken Loans reserves the right to cancel this offer at any time. Offer is nontransferable. Offer may not be redeemed for cash or equivalent. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Quicken Loans. This is not a commitment to lend. Additional restrictions/conditions may apply. Not valid with any other discount or promotion.

<sup>2</sup> Participation in the Verified Approval program is based on an underwriter's comprehensive analysis of your credit, income, employment status, debt, property, insurance, appraisal and a satisfactory title report/search. 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 Quicken Loans' control, 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, you will receive \$1,000. This offer does not apply to new purchase loans submitted to Quicken Loans through a mortgage broker. Additional conditions or exclusions may apply.

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