

TACKLE RATE FEAR WITH 2 WIN/WIN PROGRAMS FOR BUYERS AND SELLERS



HOW IT WORKS

Rate Rebound protects borrowers from rising interest rates by allowing them to buy now and refinance later to a lower rate (if market rates fall) with NO LENDER FEES and a \$1,000 credit towards other refinance costs.*

WHAT YOU GET

- ✓ Buyers can worry less about rates knowing they can take advantage of lower rates in the future
- ✓ Incentivizes buyers to buy now vs. wait
- ✓ Buyers can refinance with no lender fees if rates drop within the first 5 years
- ✓ Helps create more homeowners sooner!

TEMPORARY PAYMENT BUYDOWN

HOW IT WORKS

Decide how many years to lower the mortgage payment - 1, 2, or 3 years

- Mortgage payment will be based on a rate 1%, 2%, or 3% lower than the original payment
- Payment will be based on a rate 1% higher annually until at the original fixed mortgage payment

WHAT YOU GET

- ✓ A potentially faster sale due to a lower monthly payment
- ✓ Eases buyers into homeownership
- ✓ Saves buyer money over the term of the loan
- ✓ Seller doesn't have to lower price
- ✓ A win/win for both parties!

CONTACT ME TODAY TO LEARN MORE!

*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.

CMG HOME LOANS



Michael Price
Loan Officer
NMLS# 269124/Branch NMLS# 1706680
(512) 771-9325
mikep@cmgfi.com



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